

THE VOICE

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————— 2023 —————
NATIONAL CONVENTION
————— Las Vegas —————
October 17 - 18, 2023



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SUPPORT THOSE THAT SUPPORT YOU

I will make no bones about it. This is a request for donations, and this is the part of the article where 90% of you will just move on to the next page. Before you do, let me ask you a question, do you read UFAA's quarterly publication *The Voice*? Are you one of those agents that reads it cover to cover and then files it away to be able to reference? Now for the real question...why are you not supporting the only group created for the sole purpose of assisting Farmers Agents with their business and livelihood?

Whenever any organization asks for donations, the few take up the torch and donate to make sure that they keep receiving the information, assistance, and support that goes along with their backing. But this isn't about them, this is not about those agents that are members and give of their time and energy to making sure that the Agency Force has the tools they need to run a successful business. It is about those agents that don't belong, about those agents that ride on the coattails of the agents that are stepping up both with time and money.

Saying "Someone else will give" does not cut it. Relying on someone else to make sure that you are receiving information and assistance to make the most knowledgeable decisions about your Agency and your livelihood doesn't sound like a great idea to me. Several times UFAA has quoted Theodore Roosevelt as saying "Every man owes a part of his time and money to the business or industry in which he is engaged. No man has the moral right to withhold his support from an organization that is striving to improve conditions within his sphere." This is as true today as it was when he said it so very long ago.

It is a very simple concept; either you give, or you are carried by those who do. The Farmers Agency Force is a community. There is no wall between UFAA and the Agency Force, we are in this community, and we are going down this path together, all of us. Do more than read this plea and move on to the next story, don't put joining or donating on the back burner one more time. Why not make a commitment to supporting those that are trying to support you? Become an active participant in the Association that has been supporting the Agency Force for over 50 years!

You see, UFAA is much more than a bunch of accomplishments or a dry list of benefits. Instead, we are a living, breathing Association of professional Farmers Agents, a collective conscious if you will. Just as UFAA

supports the Agency Force, UFAA needs the support of the Agency Force. You don't need to be a member of the Association to support the Association, though membership does have its benefits.

You can support UFAA by helping us know what is going on around the Country. Did you see a Bulletin on Dashboard that seems to contradict something in the contract? Did Farmers or an agent you know go above and beyond in servicing a policyholder? Do you have a workaround for Dashboard or a tip to make the process of quoting easier? We want to know about these things. We want to know if there is legislation going on in your state that is detrimental to Insurance Agents or legislation that will benefit agents.

You can also support UFAA by donating. You can support the Legal/Legislative Fund used to obtain legal opinions, pay for transcripts from legal actions, and help individual agents with cases affecting all agents or be used to help support the process of legislative actions affecting agents. You could support the Recruitment Fund used to finance the publication of *The Voice*, UFAA's Quarterly Magazine, mass mailings to non-members and other membership growth projects. Perhaps you would prefer to support UFAA by giving to the General Fund used for special projects, normal business expenses, and information dissemination.

As an agent, you work hard every day to help educate your policyholders about the value of insurance and peace of mind it provides. You help protect families from the double tragedy of losing their earthly possessions and lacking the means to rebuild. And you take pride in your work because you know that insurance is a prudent investment of resources.

Like you, UFAA takes pride in its work on behalf of its constituents - the Farmers Agency Force. And like you UFAA's success depends on individuals making the smart choice and realizing that an ounce of prevention really is worth a pound of cure. Don't wait until you receive that call saying, "We need to meet."

There are over 8,000 Captive Farmers Agents. If every agent gave \$50 or \$100 you can imagine the impact. Take a moment and go online and donate or join today.

Tom Schrader
UFAA President



THE HISTORY OF DISSENTION, THE DESERT AND DUTY

1945 is forever stamped by the official end of WWII. Germany signed an unconditional surrender on May 8th, and Japan surrendered on September 2nd. Although a time of declared peace, 1945 also marked the spark of a dissention in the insurance industry and a dream in the desert. Interestingly, seventy-eight years later these two isolated events will converge - again.

The United Farmers Agent Association (UFAA) officially formulated in 1967, but dissention between the Farmers Agency Force and the company preceded its establishment by twenty-two years. The history of discontent was sparked by the infamous 1945 contract, the first agent's contract created by the company without input from agents. It determined that agents were assigned 'self-employed' status. However, agents were disadvantaged, because they remained tightly controlled by the company, like employees.

It was an overwhelming discontent for pervasive vice rackets among Los Angeles citizens that evoked Guy McAfee to leave his nightclub and illegal casino, Clover Club, on Sunset Boulevard (the "Sunset Strip"). Once Los Angeles elected reform mayor,

Judge Fletcher Bowron, into office in 1938, McAfee relocated to Las Vegas. Interestingly, McAfee was a former police captain of the vice squad during prohibition but discovered that bribes from bootleggers were more profitable. He eventually quit the force and joined the ranks of Los Angeles' top crime syndicate.

McAfee first operated the 91 Club on Highway 91 outside of Las Vegas and jokingly called the practically barren highway the "Strip" after the Sunset Strip. The name stuck as McAfee predicted that other casinos would locate there. In 1945, McAfee began to build his dream property located at Fremont and First streets. He fashioned the decor based on the original Golden Nugget bar in San Francisco's Barbary Coast during the Comstock silver rush of the mid-19th century. By the late summer of 1946, McAfee had spent more than \$1 million to open the Golden Nugget Casino, the largest gambling house in town.

During the next decade, the Farmers Agency Force grew in indignation at the provocations of the company. In 1956 a band of Oklahoma agents organized to seek protection through the National Labor Relations Board (NLRB). Since the company determined what



and how much agents were to produce, and imposed compliance to the company and the District Agent all by contract, the NLRB agreed that the agents were actually employees, and not self-employed. However, an election ordered by the NLRB failed to establish a new union to represent the agency force in collective bargaining with the company.

Another decade passed with an array of color-coded contracts enforced by the company to tighten control on the agency force. Details of these contracts can be found at www.ufaa.com/about. In reaction to these company actions, irate California agents formed UFAA in May of 1967 with a substantial number of national agents joining.

The history of UFAA's call to duty stemming from decades of dissention converged with the unique history of the Golden Nugget in the 90s. That was when UFAA hosted its annual national convention in Las Vegas. Following a marked absence from the Golden Nugget, UFAA will once again host its national convention at the Golden Nugget October 17-18, 2023. All members are encouraged to attend this event and actively participate in the honoring of UFAA's significant history and the passionate progressing of its mission and purpose.

Perhaps you are hesitant to attend a live convention, because most daily work tasks, such as meetings, can be performed remotely as forged by the global pandemic. Due to the hiatus of convention events in

previous years, it is more important now than ever to coordinate and attend in-person meetings. The following are reasons why professional conventions matter more than you think.

Networking is an integral part of any professional life. Attending conventions effectively aligns the interests of those in attendance. Thus, you have the opportunity to acquire new, professional relationships, as well as enhance existing ones.

Best practices is the exchange of successes and failures of associates in a specific industry. Being abreast of industry developments in a rapidly changing business landscape and avoiding mistakes others have made are invaluable.

Gain insight from knowledgeable keynote speakers. Not only do conference attendees absorb the information, but they also have the opportunity to ask experts questions.

Life skills such as communication, leadership, problem-solving, and decision-making, are often given the arena to be developed or sharpened at conventions.

Lastly, whether this is your first or fortieth UFAA national convention, it is worth noting that each and every convention is a unique experience, and no two conferences are ever the same. See you in Vegas!

UFAA National Office



UFAA MEMBERS

Don't miss the opportunity to attend this year's National Convention

October 17-18, 2023

GOLDEN NUGGET HOTEL & CASINO

Las Vegas, Nevada

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Contact the National Office at no@ufaa.com or (314) 631-7898 for more information.

Deadline for Hotel Reservations is September 15, 2023.

The Golden Nugget Hotel & Casino will be the host hotel. The special UFAA pricing is \$109/night. The special pricing is not guaranteed after the hotel deadline. The link to access the special UFAA group discount for The Golden Nugget Hotel & Casino will be sent to registrants via a registration confirmation email.

LOOK Before You LEAP

*What you must know about becoming
a successful independent agent.*

Many insurance agents start in the captive insurance model, learning the ins and outs of the industry, and building their knowledge of selling. Often, however, they find themselves lacking the ability to completely fulfill their clients' wishes, because they're seriously limited by the products they can offer, and are heavily regulated by their company. Most of these agents begin to wonder, "What could I achieve if I had more options? Should I switch to the independent agency model?"



If you're thinking about taking the leap from captive to independent, you need to consider both the pros and cons of such a transition. You also need to learn about the practical steps required as well as the strategies that can help you succeed in your endeavor.

To get the ultimate guide to going independent, go to <https://www.smartchoiceagents.com/blog/whitepapers> or call us at 888.264.3388 and ask for the *Making the Leap* whitepaper.



NON-COMPETE ENFORCEMENT AFTER SALE OF AN AGENCY

THE RULES ARE DIFFERENT FOR SELLERS

The Biden administration has waged war on non-compete agreements. The Federal Trade Commission has issued a proposed rule that, if approved, would make most workplace non-competes unenforceable. The General Counsel of the National Labor Relations Board recently issued a memorandum instructing regional offices to challenge employee non-competes, arguing that such restrictions violate the National Labor Relations Act and employees' rights to bargain for better working conditions. Against this backdrop, Farmers agents ponder whether they will be released from their non-compete with Farmers and whether their employee producers can walk and take customers with them. Whatever the answer to these questions, one thing remains firmly unchanged: a business owner selling his or business (or its assets) operates under a separate set of rules. And those rules have not changed.

The current revolt against non-competes stems from a concern that the business community ("big business" in particular) has abused non-competes and unfairly restrict worker mobility in the marketplace. The argument, and the proposed legal action to remedy the issue, stems from and is grounded in labor and employment law. Statutes and regulations at the state and federal level outline what employers may or may not expect of their workers. When we talk about non-competes, most people think of them in this context. Non-competes are contracts, and they are widely used (at least for now) to govern the contractual relationship between employers and employees. However, a contract not to compete may exist *outside* of the employment relationship.

When a business owner sells her company and the goodwill that goes with it, the buyer wants to be sure that ... having paid a fair exchange ... he will not find the former owner back in the marketplace competing for the same customer base he just purchased. Therefore, as part of most business purchase agreements, the buyer requires the departing business owner to sign a non-compete. The National Labor Relations Board and the Department of Labor have

no jurisdiction in this arena. And while the proposed rule by the FTC would restrict non-competes aimed at independent contractors, it does not purport to stretch to business sales.

California is illustrative. Most people know that workplace non-competes have long been unenforceable in the Golden Gate state. Nonetheless, business buyers in California continue to negotiate, and the courts continue to enforce, non-competes that restrict the activities of selling owners ... including selling insurance agents. If Agency Owner A sells his book to Agency Owner B, expect that A will be contractually precluded from competing for his former book regardless of what rules change in the employment context.

Here's a pertinent question I don't know the answer to: Is a retiring Farmers Agent who receives contract value a business seller bound by her contract with Farmers not to compete, or an employee/independent contractor protected by any pending change in the law that becomes reality? It is hard to read tea leaves, but perhaps Farmers' recent decision in the *Parry* class action settlement to release California agents from non-compete restrictions suggests Farmers sees the wind of popular sentiment blowing against it.

If you plan to leave Farmers, or if Farmers shows you the door, pending changes to the rules on non-competes may offer you some relief. But if you sell to another agency owner and sign a non-compete as part of the deal, expect that contract to be enforced according to its terms.

Dirk A. Beamer
Wright Beamer, Attorneys



DIRK A. BEAMER
Michigan Lawyers Weekly
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NAPAA VS. ALLSTATE LAWSUIT UPDATE

I want to thank each of you for being more than generous in helping NAPAA fund the lawsuit against Allstate.

This complaint has survived numerous motions to dismiss. Allstate tried to get each individual complaint dismissed. They tried to get NAPAA removed from the case, and they tried to get the case severed into five separate lawsuits in four different legal venues. The only change from the original filing was that we dropped Complaint III-Allstate "poaching of policies" via CCC, because we could not get any agents to sign an affidavit stating that they were injured.

Despite their efforts, and numerous filings, the Company has not been able to get this litigation thrown out of the Courts. But they have tried, and every time they do something, it costs money. To date, donors such as yourself have been generous. It's been nearly three years since we started this journey together to make Allstate honor their contract with you. The lawsuit was filed in August 2021 in the State of Illinois.

be starting depositions. Discovery and taking depositions are expensive. The case is about to become even more expensive. To date, and in confidence, NAPAA has paid over \$250,000 in legal fees. This will only increase as the months go by. We have a high degree of confidence that the case will head to trial in the early to mid-part of 2024.

I hope you might consider making an additional *donation. The case is designed to make Allstate become a true partner and not violate their agreement with you, including not interfering with your ability to transfer your economic interest, and to stop them from imposing the AAV phone system upon agencies.

June 28, 2023

Ted Paris

NAPAA Executive Director

**This is a request for donations by NAPAA from AllState agents.*



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BANK FAILURE

For most of us, the words “bank failure” immediately trigger the memory of 2008. That was the year investors could never forget. Some of the largest financial institutions in the world collapsed, never to return. Companies like Lehman Brothers, Bear Stearns, and others.

Similarly, for some people, the words “run on the bank” trigger images of the Great Depression. Surely something that could not happen on this day and time but on Friday March 10th, the words, – *bank failure, bank run* – happened to the Silicon Valley Bank in northern California. Many investors are wondering if the same thing could happen to other banks. Prior to collapsing, SVB was the 16th largest in the country, holding about \$209 billion in assets. This is the largest bank to fail since 2008. So, what happened? They made too many bad decisions at the wrong time. During the pandemic, they had large tech companies depositing a lot of venture capital and at the same time loaning money to tech startup companies. A bank only keeps a small amount of deposits in-house. The rest is lent out or invested and SVB purchased billions of dollars in treasury bonds. To be fair, there was a certain logic here. Treasury bonds are historically seen as one of the safest investments in the world. While treasuries don’t usually see the kind of volatility that stocks and other investments do, they are vulnerable to a very specific kind of risk: The risk of rising interest rates. As we all know, when interest rates go up bonds go down. Investors were pulling money out for higher returns and SVB had to sell the treasury bonds at a discount to pay their depositors. There have been other bank failures and probably more to come.

I could go on in greater detail, but I prefer a short to the point read. So, what is the point? Have you noticed how all of a sudden banks are offering pass-book saving accounts paying up to 4% and even

more? Why would they do that? They are most likely losing money paying those rates but what they need is deposits to keep from going under. The banks offering the highest rates are the ones most desperate for more deposits. So before investing in a high interest paying savings account make sure you know about the financial condition of the bank or credit union you are investing in. It is also best to have smaller deposits with several different banks rather than all your eggs in one basket.

John Hall
UFAA Treasurer

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Medicare Enrollment Form

SO, YOU WANT TO START SELLING MEDICARE PLANS?

Here is the hard truth about the industry that has made many agents more money than Farmers ever did.

My name is Ginniann Brown, and I was a Farmers Agent for 27 years. Hundreds of you have heard me speak at UFAA events in Las Vegas encouraging agents to add Medicare Plan enrollments to their portfolios.

Why Sell Medicare Plans?

1. Commissions, Commissions, and more Commissions. When I first started enrolling people in Medicare Advantage Plans in 2008, the first-year commission was \$400 and the renewal commission was \$200 per year, for as long as the client stayed on the plan. Fast forward to 2023 and now first year commissions are \$601, and the renewals are \$300. If you happen to live in California or New Jersey, your commissions are significantly higher (\$750 and \$375). The fact is that while Farmers continues cutting commissions, Medicare Advantage Plans have raised them each year.

2. Virtually no overhead. The only agents on my team that maintain an office building are the ones who are still Farmers agents. Almost every other agent works from home. Ninety-nine percent have no staff, even agents who have more than a thousand clients do not need any staff. Clients do have a customer service number on the back of their insurance card and unlike Farmers, the insurance companies can and do answer most questions from the clients.

3. You can truly be a broker. All Medicare Advantage plans are required by law to pay the exact same commission to every agent, so it is easy to help clients choose the right plan for them, no matter what

company they prefer. Also, most plans have ZERO premium (yes really), and Medicare Advantage Plans have no underwriting questions at all, everyone who has Medicare qualifies to enroll.

4. Almost every appointment is an enrollment. It is exceedingly rare for a client not to choose a plan. Once you have made an appointment, the client will almost always enroll in one of the many plans you can offer.

5. The clients are already in your book of business! It is easy to run a birthday list and see who is approaching Medicare age in your own book. It is also against the rules to "cold call" any person for Medicare Advantage Plans, so you are the only agent who can call your clients about these plans!

6. You will be happier. When you help people enroll in a Medicare Plan, they are incredibly grateful for the assistance because they know they will use their health insurance plan all the time. They cry, they hug you, they bake you cookies and bring you wine. When was the last time someone thanked you when you took their car insurance premium payment?

7. Even if you only enroll twenty-five people a year, your income will increase significantly, and our retention rate is 96% or higher since most people stay with you until they move or die.

- Year 1: $25 \times \$600 = \$15,000$
- Year 2: $25 \times \$600 = \$15,000 + \$7500$ in renewals = \$22,500
- Year 3: $25 \times \$600 = \$15,000 + \$15,000$ in renewals = \$30,000

8. You can recruit a team and earn overrides! I have more than 120 agents across the country on my team and many of them have recruited their own teams to earn their own overrides. Now after 15 years, 95% of my income is from overrides from my team. Every agent on my team still receives their 100% full commission and owns their own book of business.

Sounds GREAT, doesn't it? Before you jump in, here are the very real reasons agent do not sell Medicare:

1. Compliance, Rules, Regulations, Recording and Retention – CMS (The Center for Medicare Services) HEAVILY regulates Medicare Advantage Plan and Medicare Drug Plan enrollments. Every agent must complete an annual test called the AHIP along with individual company training every single year. I spend at least 40 hours re-certifying each year and new agents can expect to spend even more time training before they can ever complete an enrollment. Every phone recording and document must be retained for 10 years.

2. Rules must be followed EXACTLY and Medicare introduced a new rule this year that requires every call to be recorded with specific disclaimers read to the client. Medicare hires secret shoppers to call you and make sure you are following the rules.

3. If clients choose Medicare Advantage plans you are responsible for making sure that the plan covers their doctors, hospitals, and other providers. You typically will be asked to compare drug costs between different plans as well. This is easy if your client sees one doctor and takes no medication. It is much more time-consuming if they have 10 doctors and take 15 medications. We provide free technology to assist agents with this process, but it can still take a long time.

4. Advertising – Every sales marketing piece must be pre-approved before you use it. We already have dozens of pre-approved designs specifically for Farmers agents but be aware that you cannot just advertise however you want to.

5. Scope of Appointment form - Clients must sign a Scope of Appointment Form (SOA) before you are allowed to speak to them about Medicare Advantage Plans and Drug Plans. Starting on October 1, 2023, new rules will require you to have this form signed at least 48 hours prior to meeting with the client. We provide free technology to send these forms for digital signature via text message or email.

As an agent who has walked hundreds of other agents through the process, I can tell you that less than 30% of them make it to their first sale. Medicare Advantage and Dug plans are highly digital, almost every application we do is electronic with electronic signatures. Agents who want to succeed need to be comfortable learning and certifying online. All our technology is internet-based, and agents need to feel comfortable looking up and entering information online.

Sound like a lot? It is. And it is extremely rewarding. But if you do not think you have time to fully dedicate yourself to Medicare, here are a few other options you can try.

1. Only sell Medicare Supplement Plans. Unlike Medicare Advantage and Drug Plan, Medicare Supplement Plans do not have any of the regulations listed above. Since they are required by law to provide the exact same coverage. i.e., a Plan G from United Health Care, Humana, or Aetna will each provide the exact same medical coverage, the only difference would be in the rate or extra benefits that the companies provide such as a gym membership. Medicare Supplements also have a premium that the client must pay every month, and unless the client is within 6 months of their Part B effective date, they will need to go through underwriting. The downfall of this approach is that you will not be able to add a Drug plan and so you will not be fully able to meet the needs of the client. Also, commission on Medicare Supplements is lower than Advantage plans (usually around \$300 per application) and the renewals are less as well.

2. Refer your clients to us. We co-brand advertising with Farmers agents to reach their clients who are Medicare age. We pay \$50 or \$100 for each referral (\$50 for Medicare Supplements and \$100 for Medicare advantage plans)

Still have questions? Feel free to reach out at www.TheMedicareSite.com www.gmiainc.com or email info@gmiainc.com

Ginniann Brown
President -GMIA, Inc.

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Year 2	50 New Enrollments	\$ 15,300.00	\$ 45,850.00
Year 3	50 New Enrollments	\$ 30,600.00	\$ 61,150.00



*Example based on if you enroll one Medicare Advantage plan per week.

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RENTAL CAR COVERAGE: WHAT YOU NEED TO KNOW

Summertime is a popular time of year when you and your clients will be traveling and exploring. Questions may come about when preparing to rent a car as a means of transportation. In addition to national rental companies like Enterprise Rent-A-Car, Hertz, Avis, and Budget, there are now other ways to rent personal auto vehicles, like Turo, LyftRental, UberRental, Getaround, and ZipCar. A greater understanding of the terms and conditions of insurance related to vehicle contracts will help better prepare for the trip.

While a personal auto policy usually extends to other vehicles driven on a temporary basis, it may not be sufficient. It's also important to research the minimum liability limit laws of the areas where the car will be driven to make sure the underlying personal auto policy limits are enough to legally operate a vehicle. Liability limits vary from state to state, so taking a few moments to understand the laws and regulations is key to making sure that the PAP is adequate and not duplicitous.

Some key terms to understand in a rental car contract:

Supplemental Liability Coverage (SLC) This is also called Liability Insurance Supplement (LIS) or Supplemental Liability Insurance (SLI). This coverage usually costs between \$8-13 per day and is used to pay for property damage and bodily injury to others (not yourself or your rented vehicle) in the event of an accident. It is just like the liability portion of your personal auto policy. If a renter opts to purchase this coverage, the personal auto policy can be used if the limits of the supplemental policy are exhausted. A common limit for SLIs is \$1 million.

Damage Waiver (DW) This coverage, sometimes referred to as Collision Damage Waiver or Loss Damage Waiver, typically offers the greatest protection and acts like collision or comprehensive coverage on a personal auto policy. It covers damage to the vehicle in the event of an accident, vandalism, or theft. If the renter's personal auto policy does not have comprehensive or collision coverage, the renter's policy will not cover it. Additionally, the coverage may become void if an unauthorized driver is using

the vehicle. The cost for this coverage is usually between \$10-20 per day. One thing that isn't always covered under this protection is Loss of Use charges for the vehicle, which is essentially the time the rental car is in the repair shop is unable to be rented to another person. The amount of time a vehicle can be out of commission for repairs can be two weeks or longer, so the loss of use charges can be very costly if damaged.

Personal Effects Coverage (PEC) When traveling with expensive personal items, it's important to look at the personal homeowners policy to see if protections are already in place in the event of theft or damage to personal property while traveling. If the renter already has an underlying coverage in place through personal policies, the PEC will typically kick in as supplemental coverage. Be sure to take an inventory of the specialized equipment that would be in the vehicle, like computers, cameras, etc. The average cost for this type of coverage is \$2-5 per day, but usually has a limit of no more than \$500 per person.

Personal Accident Insurance (PAI) Like Medical or PIP coverage on a personal auto policy, this provides for ambulance fees, medical costs (up to a limit) and death for the authorized driver or persons riding in the rented vehicle. If the renter already has Medical or PIP on their personal auto policy, this coverage may not be necessary.

Roadside Assistance Program (RAP) Like personal auto policy auto roadside expenses, this covers chargeable expenses for fuel outages, key lockout, and tow expenses.

There's a phrase in Spanish, "**Lo barato sale caro**" which translates to "the cheap comes out expensive". When it comes to making the right decisions in rental car coverage, this phrase is so applicable!

Paige Underwood
UFAA Vice President

IGNORING FARMERS' APRIL 25TH, 2023, EMAIL ON IMPACTS OF CATEGORY ONE CLAIMS?

Don't Risk Your Agency's Stability!

Regarding the Farmers' April 2023 memo on Category One claims, we've been flooded with questions from agents seeking clarity. So, let's dispel the fog.

Let's be clear: Category One claims are tied strictly to Farmers' policies, not your outside business. In addition, this stipulation spans all E&O coverage levels available through the Farmers Sponsored E&O Plan.

Farmers delivered a reality check in their email: when you issue a Farmers policy, ***your Farmers Sponsored Group E&O Plan offers zero coverage for Category 1 claims.*** This glaring omission could leave your agency teetering on the brink of an uncovered E&O claim. Don't let oversight, apathy, or misplaced faith in a large corporation spell the end of your agency.

Imagine this scenario:

You sell a Farmers HO policy with a 300K CPL limit. The client suffers a 500K loss and sues. The insured was eligible for higher coverage, but no record of such a request exists. As a result, you face an E&O claim.

Under the Farmers Sponsored E&O plan, such claims are explicitly excluded. Therefore, to secure coverage at Farmers' discretion for an insured claim, you must now show that the insured requested the coverage and that you tried to provide it. Failure to produce such proof may lead to Farmers denying your E&O claim, potentially leaving your agency without E&O coverage.

Unfortunately, we have documented cases where agents had their E&O claims excluded, and Farmers refused to provide coverage (documentation of excluded agent claims is available). So, you see, it is not an insurance contract you have in this situation; it is Farmer's unwritten and non-guaranteed assertion that they will review and possibly pay your claim.

Just as you wouldn't sell a policy to your clients that excludes the primary reason they seek coverage, it's essential not to accept such limitations for your agency's protection. Understanding the Category 1 Exclusion you currently suffer from is necessary to

safeguard your agency.

So, what can you do since it is not the enrollment period, and you may believe you must buy your coverage from the Farmers sponsored plan?

Your coverage is monthly by Farmer's design to allow agents to enter and exit Farmers throughout the year without a short rate cancellation process. You can change at any time without penalty.

You are not required to buy from Farmers, so Farmers created the forms for an agent to opt for other plans (which we provide to you along with the instructions). However, most agents have misconceptions about their Farmers Sponsored E&O plan because little information about the plan rules is readily available, such as how to cancel, your reduction of benefits due to termination type with Farmers, and, most importantly, that Farmers, at its discretion, can decline to cover your Category One claim. Bankruptcy may terminate your Farmer's contract, and your policies go to a new agent. Most of you are appointed as sole proprietors, so your personal assets may be at risk.

Remember, what someone tells you is not proof. If you call to ask about this exclusion, specify you want it in writing that you have coverage for Category One claims. You will not get it because it does not exist.

By taking charge of your E&O with the UFAA Sponsored E&O Plan! here's what you can expect:

1. Category 1 E&O Claims are treated just like any other claim.
2. Lower Premiums: Save an average of \$500/year, and you may save more.
3. Expert Support: Our dedicated team with 42 years of agency operations experience, experience with Farmers, and 25 years of professional lines underwriting are always here to help you with exceptional service and guidance.

Begin the journey to protect your agency's future with these easy steps:

1. Go to www.groupeando.com for a quick indication of the rate. When you submit the rate indication, it appears on the left, and the first year-only application's first page is on the right. If you take a few moments to complete it for a firm quote.
2. Call Calsurance 866-893-1023 for your E&O loss history (even if you have no claims) to submit if you decide to bind coverage. They will email it in a couple of days.
3. Review the online quote provided and submit a binding request if it meets your approval. Then, you have plenty of time for the subsequent binding date of the first of the following month.

With our guidance, you'll experience a seamless transition:

- We'll walk you through the Farmer's cancellation process.
- No upfront cost - your premium is only due after your policy's effective date.

- Though it is encouraged, joining UFAA to enroll is not required.

With 15 years of experience assisting Farmer's agents through this transition, our team is eager to help you unlock the benefits of the UFAA Sponsored E&O Plan! If you need more information, email notify@youragencymail.com or call us at 619-287-8613.

Once your Farmers Sponsored E&O coverage excludes your Category One claim, and if you don't have the documentation Farmers requires to cover your claim, you have little recourse, which may be your agency's end.

Some agents have lived to regret their decision to continue to insure with the Farmer's Sponsored E&O plan.

Don't let this vital opportunity slip away. Complete your application today and secure a brighter future for your agency!

Kevin Dahlke

UFAA E&O PROGRAM ADMINISTRATOR

FARMERS AGENTS, WHEN IT COMES TO E&O COVERAGE YOU HAVE A CHOICE.

- ✓ The UFAA program includes coverage against a Farmers Agent's most common mistake — failure to provide an available Farmers coverage.
- ✓ Saves you money because you don't pay for a "one-size-fits-all" plan.
- ✓ According to Farmers, where you insure your agency is your choice . . . you owe it to your agency and ultimately to Farmers to make an informed decision.

REVIEW YOUR OPTIONS



UFAA GROUP E&O

**Get the E&O
coverage you need
for your agency —
and save money!**

As compared to the average premium in the Farmers sponsored plan

Call (619) 287-8613 or visit groupeando.com today!





CONTINUED MARKETING REDUCTIONS FOR TEXAS EXCLUSIVE AGENTS

March 2023 agents were notified exclusive agent access to Foremost SignatureSM was discontinued. In April 2023 (Texas) agents were notified that their market for homeowners policy dwelling coverages was reduced to less than \$750K or \$625K [Houston or DFW areas]. Agents have no alternative markets when customers have rate issues or options when quoting homes with a replacement cost above 750K, including existing clients moving to a new home. This negatively impacts closing new business quotes and servicing existing clients which impedes marketing investment return, gross written premium (GWP) growth, and policyholder retention. Retention will additionally be stressed during this time frame due to double-digit rate increases along with competitors offering new business short-term discounts.

Believe management will have to seriously consider expanding the exclusive agent opportunities within Kraft Lake[®](KL) to avoid agency partner and client runoff. Praying that underwriting thresholds are increased soon as within a 5-mile radius of our office only 22 of the 149 homes (14%) on the market are listed with a sales price of less than \$1.25 Million. So, what can you do:

1. ***Use this opportunity to develop your independent agency arm.*** Your limitations will depend on your Agent Appointment Agreement Contract:
 - a. ***Agents newly appointed after 2013:*** Should be utilizing KL to place business that does not qualify for the Company. If you cannot find markets eligible within KL, you can

then get outside appointments to place businesses not eligible with the Company.

- b. Agents appointed before 2013 or signed newer contracts w/Addendum allowing the agency to place business not eligible with other carriers:** Find or develop existing General Agent contracts with access to standard markets.... ideally find one that has access to Foremost Signature products. Should you retain access to Foremost Signature products, at this time, we recommend only offering the line of business declined by the Company.

With KL in Texas and you have a new High-Value (HV) home risk greater than \$1,000,000 in dwelling value: The Company released a bulletin in April 2023 which supports placing the umbrella policy with KL to retain the High-Value carrier requirements of three lines of business (Home, Umbrella, Collectibles). Please remember that you would need to retain or write the auto business with the Company.

- c. Agents with a KL Choice addendum (access to Travelers and/or Safeco when a customer declines a Company offer based on rate):** You can follow the above guidelines for a business that is not acceptable to the Company. Access to Travelers and Safeco is limited to prospects or existing clients that reject a Farmer's rate, thus you cannot write home policies above the Company underwriting threshold, however, you can write auto.

d. Increase other lines of business (Work Comp, Medicare, Commercial, etc.)

2. **Remind management they unilaterally decided to reduce risk selection guidelines only with their exclusive agents.** The other two channels the Company utilizes for writing business (Farmers GroupSelectSM (Direct) and Independent Agents (IA) underwriting threshold for high-value homes has reportedly **not changed** within Texas. Remind management this is channel risk selection disparity, negatively impacting the exclusive agent's marketability.
3. **What's good for the goose should be good for the gander:** Exclusive agent partner(s) should also be able to choose to reduce new business activities because of declining income, increased expenses, staffing change, or an agent wishing to maintain a certain client volume.
4. **Management's choice to reduce the market for new business has a direct effect on your agency's ability to recover the 1.0% reduction in commission reduction in the 3rd Quarter of 2023.** If you are not aware of this commission change, please review the 2023 Agency Sales Compensation Program.

Jeff Felger
UFAA Legal Activities Director

BECOME A UFAA MEMBER TODAY

We are "AGENTS HELPING AGENTS"®

Some of the benefits you receive with your membership:

- Access to Alternate E&O coverage
- National Convention
- Agent Referral Program
- Exit Strategies
- Legal Discussions
- Tax Guide
- Full Archive of The Voice Magazine
- Understanding Your E&O Policy





Our member agencies are independent, but never alone!

SIAA is dedicated to the creation, growth, and evolution of the local independent agency.

Through relationships built with good people and helping them evolve their agencies by using technology, many of our member agencies achieve a level of success that previously seemed out of reach.

A circular inset image showing two businesswomen in professional attire shaking hands. The woman on the left is smiling and has long dark hair. The woman on the right is partially visible, wearing a blue blazer.

Relationships/People

A circular inset image showing a person's hands typing on a laptop. Overlaid on the image are various digital icons and lines, including a magnifying glass, a document, and a padlock, suggesting a focus on technology and digital tools.

Digital/Technology

A circular inset image showing stacks of US dollar bills. Overlaid on the image is a green line graph with several peaks and valleys, indicating growth and success.

Success

What are the benefits of membership with SIAA?

Member agencies...

- Have access to 5 ways to get paid
- Own their books of business
- Collectively write \$12.5 billion in total premium
- Receive insights and favorable pricing on digital tools needed to evolve and succeed
- Have direct market access with multiple carriers



To learn how you could be the owner of your own independent agency, contact us today.

info@siaa.com | siaa.com



NATIONAL BOARD OPEN POSITIONS

Hello, let me introduce myself, I am a 40 plus years Farmers agent. I remember owning Farmers with my folio deduct purchasing stock in Farmers before BAT bought us.

I volunteered to fill the vacant secretary position in part to service the organization and also to be the second active Farmers agent on the national board.

When COVID shut everything down, we missed two conventions where we elect the national board members. Since the by-laws do not allow for virtual meetings, it was decided to keep people in the positions until the next in person convention. The 2022 convention in San Antonio was a little rushed and this was missed.

This year's convention will have ALL national board positions up for election.

I have no disrespect for retired Farmers agents serving on the national board, they have all served the association well, but with this being an AGENT'S association, I am hoping that we will have active Farmers agents putting their names up for a national board position. The positions and duration of terms are listed below so that we can get back to the alternating three-year terms for board members. This was also added to the amended 2023 Application for UFAA National Board Office Candidacy form.

President	2-year term ending 2025
Vice President	1 year term ending 2024
Secretary*	3-year term ending 2026
Treasurer	1 year term ending 2024
Director of Legal Activities*	2-year term ending 2025
Director of Media Relations	3-year term ending 2026
Director of Membership#	2-year term ending 2025

* Current Farmers agents

Vacant position

Please consider how best you can serve our organization by looking to fill one of these positions. Anyone interested can email me and I will send you the "job description".

Dennis Long
UFAA Secretary

ECHOES FROM THE AGENCY FORCE

SUBMISSIONS FROM UFAA MEMBERS AND NON-MEMBERS

What goes up, can come down

Be prepared for sticker shock on your 2024 desk, wallet, or wall calendar order. Increases were 35-39% for wall calendars and 40-41% on desk calendars compared to 2023 prices. One independent agency combined their calendar order with another local independent agency and was able to decrease their costs back to 2023 prices even with different agency advertisements on the calendars. (OK member)

Before purchasing brand name products from Wal-Mart, JCP, Dickies, Target, Kohls, Amazon, Office Depot, and especially Staples, go directly to the individual company's website and compare prices. A good percentage of the time it will be cheaper to buy directly from the company. If you buy Amazon, always print your final order, as Amazon of late has been losing orders even after you receive an email confirmation. "This Amazon example is just like the Farmers system on losing our inputs!!!" (IA member)

Renting a car for summer vacation? It is recommended that you should always select two auto rental companies. One week prior to your trip, check the rates and you may be pleasantly surprised by a nice price drop from one of the rental companies. However, be aware of early cancellation fees. Also, rates on air, hotel and rental vehicle are always the cheapest between the four seasons. (CA member/AAA/CBS News)

Farmers Agents and other captive agents leaving their carrier and going the independent route is no different for captive adjusters. Why make the jump as an adjuster? The financial salary is at least 35 - 50% higher, the perks and benefit package are greater, and the workload is not as demanding. (TX member)

Catalytic converter thefts increased 1,215% between 2019 and 2022. Farmers does not penalize those vehicles that are most affected. It is passed on to all that have comprehensive coverage. (OK Claim Center) (MT member)

Nearly 43,00 people died in U.S. traffic crashes in 2021. That's the highest number in 16 years. (Associated Press/Tom Krisher)

Debt, no debt, and credit charges only

Notes from a Farmers FFS meeting: Credit card debt (YTD) numbers translates to 46% of all consumers carrying month to month debt, which is an increase of 39% from a year ago. (TX member)

Notes from an IIA Securities seminar: About 7 in 10 millennials in the U.S. are living paycheck to paycheck, with many struggling to pay their bills every month. The main reasons for millennials' financial distress are heavy debt and the financial pressure of caring for dependent family members, according to a survey from personal finance sites Pymnts and LendingClub. By comparison, about half of baby boomer's live paycheck to paycheck, compared to 64% of Gen Xers and 66% of Gen Z. Across all age groups, 60% of U.S. adults live paycheck to paycheck, down from 64% during this same time last year according to Pymnts. (Christopher Brooks/Money Watch)

Summary comments from those in attendance at the IIA Securities seminar: It is getting harder to increase one's investment sales as the pool is shrinking. The older generations that have no debt are mostly set in their ways and it can be difficult to even get an appointment to discuss other alternatives. For those in casualty, these products are a second thought as people just don't have the money since they are struggling to just meet their auto payments. Interestingly a 42-year agency owner commented that her agency will not take debit cards, cashier checks, cash, or personal checks on any casualty product. It is major credit card only. (AZ member)

Do not open

For those with T-Mobile, do not open: "message - you have a new T-Mobile message! 920". (TX member)

"Quarantine at messaging Microsoft Corporation." is another hot scam/virus. Do not open. (TX member)

Anytime you see payment notification e-mails in your junk folder, do not open them as they are all spam if not viruses. And a private phone number showing on your caller ID screen is 99% of the time a solicitation request. Re-charging your phone or computer

devices in an airport or train station is asking for a hack. (Fox News/CBS/NBC. (AP — Tom Krisher)

Tik Tok is no different from Instagram, Snapchat, Facebook and You Tube. Even if you are just scrolling or “looking up” something, you are giving up privacy and it comes down to how much you want to give up. (TX member)

Up on the Rooftop

Don't have to tell you all how bad the tornados and hailstorms are down here in Kansas. To date, 5 out of our 7 homeowner carriers have notified us that regardless of any curling of shingles on a roof, it's an automatic decline on new business — no discussion! At one time, the homeowner could replace any size of roofing sections whether it was due to curling, lifting or blown off shingles, but not anymore when it comes to new business. The roof must be the same all the way around and they must provide and authorize such documentation. Drones can see it all including the different shades of the same color! (KS member)

If you are considering installing solar water heating panels on a roof, note that three of our carriers are coming down with some very high deductibles. And if you are in a bad hail zip code, no coverage is available. The biggest downside is the upfront cost and financial upkeep to this alternative. (OK member/Travelers claims)

Tech techniques

If your internet is out for hours, always restart your system prior to using it after an outage. (MT member)

From the Farmers Help Desk:

If you are in the market for a new desktop or laptop, consult with your computer tech entity for their advice as they will be the one to trouble shoot the future hiccups. If you are a do-it-yourselfer, do your homework and read the reviews prior to purchasing. However, it's always best to have a computer tech company for your agency and personal support.

Farmers operating system is on Edge. If you find a very slow transaction process, also on other websites, you have an immediate update in the background waiting to be installed. Back out and you will probably see updates in your closed-out box. (TX member)

Be aware that laptops and desktops can easily over-heat. It is recommended that computers should be shut down at the close of business. It is not a good idea to leave your computers on 24/7. If you will be away from home/business for more than 5 days, unplug all electrical cords to your computer equipment. And as for phones, do not leave them in your vehicle during seasons of oppressive heat and extreme cold. (IA member)

Texting to complete insurance transactions as we all know is a no-no. One of our office partners did it and not only did he get an E & O, but this specific carrier terminated his individual contract. He was in a hurry to go on vacation and when he came back, he didn't have an office to return to. We, the agency owners, had no choice but to let him go as he violated one of our operating guidelines. Worse yet, it doesn't make us agency owners look good in the eyes of this carrier. We passed his termination on to this carrier and explained our agency guidelines. (CO member)

For G-Mail users, your account will be terminated if there is no activity within 2 years. (IA member/G-Mail/WSJ)

The real deal

If a fire property adjuster asks your client for their FICO score, there is a reason. If it's in the 800 range, with proof provided, your client will not have to itemize their personal belongings list. Independent adjusters are doing this based not only on client's FICO, but their prior loss history and the social makeup/background. Further, a higher score correlates to a lesser chance of that individual stealing. (CA member/independent adjusters)

The lawsuit against Farmers by the Hagens Berman law firm is for real and was filed in California against the Fire Insurance Exchange for excessive rates per their lead attorney. Google that law firm and you will see they have offices across the U.S. This firm is not a one-person operation! (NE member)

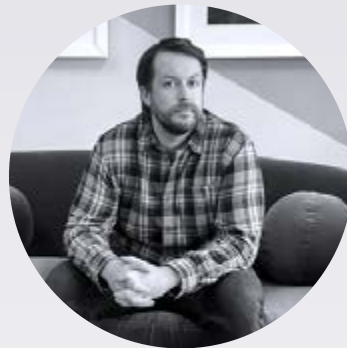
In memorial

Sorry to report from Omaha that Terry Headley passed away at age 70. He was in independent financial planning/investments and his career spanned 47 years. In Omaha back in the mid 80's through the mid 90's, Terry was assisting the district in products that Farmers did not offer, and this was with HO blessings. (NE member)

"If insurance is what you want to be doing for the rest of your life, you *owe it to yourself* to set yourself up the best way that you can, and that's becoming independent.
You have to do it."

Top 10 PGI Agent - Chris Long

As a former captive agent, Chris wishes he made the switch years ago. He now runs one of the most successful independent agencies in Colorado.



Chris' Story



Learn More

A man with a beard, wearing a plaid shirt, stands on the left side of the image, looking towards the right. He is standing in front of a wall with a repeating geometric pattern. On the wall, the letters 'PGI' are displayed in large, blue, 3D block letters. Below the logo, the text 'For us, it's always' is written in a smaller, blue font. Below that, the words 'Agents' and 'First' are written in large, bold, blue font, with 'Agents' having a yellow outline. The background is a light-colored wall with a repeating geometric pattern. The overall image has a blue and white color scheme.

PGI

For us, it's always

Agents
First



Chris' Story

Learn More





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