

CALIFORNIA BROKER

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SERVING CALIFORNIA'S LIFE/HEALTH PROFESSIONALS &

FINANCIAL PLANNERS

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Riding Supplemental Products For Fun and Profit...

*Agents are now using vision, legal, dental,
disability and other ancillary benefits to
hurdle over obstacles caused by
lower commissions!*



Also Inside:

**Genomics • Employee Benefits
Voluntary Benefits • Private Exchanges**

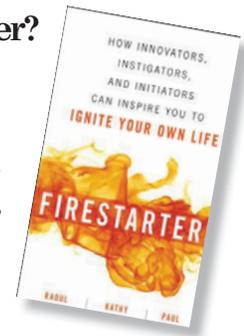
NEW BOOK OFFERS INSIGHTS TO HELP IGNITE CAREERS

Want to light up the world and make a difference in your life and career?

More than 40 people who have done just that in their lives are profiled in a new book called “Firestarters: How Innovators, Instigators, and Initiators Can Inspire You to Ignite Your Own Life” by Raoul Davis, Jr., Kathy Palokoff and Paul Eder.

In it, notable Firestarters share advice on what it takes people to start, create and even disrupt in order to achieve their dreams. Their stories, along with psychological, organizational, and business research from The Firestarters Framework, provides insights into what makes some people just fan the flames, while others spark the fire and realize success.

Here’s a sneak preview on how to become a Firestarter:



- 1. Ignite, fuel and accelerate success.** There are factors based on personality, situations, and environment that you need to recognize in yourself and optimize to be successful. For example, what triggers an “aha moment” for you? Is it freedom, passion, talent or something else? Which fuels --prestige, opportunity, luck, or money -- can you use to propel an idea, business or cause? How can factors including collaboration, mission and competition help accelerate you to the next level?
- 2. Replicate accomplishments to gain confidence.** Look for connections between seemingly disparate events, learn what works across situations, and generalize this knowledge to other activities. By looking for patterns of achievement, Firestarters replicate their success, which then creates an overall sense of positivism and confidence.
- 3. Plan for inevitable extinguishers.** People are often unaware of how bumpy the road to success can be and how inevitable extinguishers can crush them. You can avoid obstacles, however, by actively planning to reduce their impact. Successful people expect extinguishers and develop mechanisms to cope with discouragement and mistakes. One important way is to have a life filled with supporters who can nurture, protect and even challenge.

VSP Launches Same Day Enrollment

VSP announced its Individual Vision Plans will launch a same-day enrollment program, allowing uninsured patients to sign up for a vision plan on the spot at their doctor’s office. Patients simply call VSP and ask to enroll in a VSP Individual Vision Plan, and within minutes of signing up patients are able to use their benefits to cover the cost of their exam and materials. The same-day enrollment program will be available to practices that are a part of the VSP Individual Vision Plans Doctor Program. More info available at Myvspplan.com.

So Cal Insurance Agency Creates Site Geared with Key Buyers in Mind

Conrey Insurance Brokers and Risk Managers, founded in 2002, announced it has launched a new website and the company took cues from Forbes reporting on the uptake of women making financial decisions. Conrey nixed the traditional stock images of business professionals, company meetings and computing. The site now aims to focus the messaging and branding on women as the financial decisionmakers, as well as the hopes and dreams of its clients through children who now are imperative to protect, says Jerry Conrey, MBA, agency principal. Conrey is the former CFO of the American Agents Alliance Insurance Association, a trade group for insurance agents and brokers. For more information on Conrey Insurance, visit conreyinsurance.com.



Cigna Improves Claims Filing for Voluntary Benefits Policies

Cigna announced that customers who submit an eligible medical claim will now also receive a reminder to file for benefits under applicable critical illness, hospital care, or accidental injury voluntary insurance policies. The claims process, called Cigna Simple File® Auto Compare, already reminds customers of their other voluntary benefits when a qualifying life insurance, AD&D or long-term disability claim is received. The process has been enhanced to now include medical claims for triggering proactive outreach. Visit Cigna.com for more info.