

# NIDA News

*Serving the National Agent Community for 47 Years!*  
November 2004

## Hrd This...

By Michael Hrdlicka



Michael Hrdlicka, President

## Thanks a Million, You're Worth **\$1,000,000!**

Just in case you haven't received our recent flier, may I have the privilege of informing you that at NIDA Marketing we think you are worth a million dollars!

Really.

That's why we are providing you \$1,000,000 of Errors & Omissions insurance on all life or annuity products you write on behalf of NIDA, through any of NIDA's carriers.

The program became effective September 1, 2004.

This E&O policy covers both you and NIDA in the event we are the subject of legal action taken by any of your policyholders against either or both of us.

Many companies are now demanding that agents carry E&O insurance as a condition of licensing. We're ahead of the game now. Should any of NIDA's companies move to that position, you're already covered.

Why do you need E&O insurance? Clients can claim that something you did on their behalf was done incorrectly, and that this error cost them money or caused them harm in some way.

E&O insurance is likely to be appropriate for anyone who gives advice, makes educated recommendations, designs solutions or represents the needs of others,

such as teachers, consultants, software developers, ad copywriters, Web page designers, placement services, telecommunication carriers, inspectors...and, of course, life insurance agents.

The big expense in an errors and omissions claim is the legal defense needed to prove liability or innocence. E&O policies are designed to cover many of these defense costs and ultimately the final judgment should the findings eventually go against you/us.

This coverage is available to NIDA Marketing because of our participation in the National Association of Independent Life Brokerage Agencies (NAILBA). Their proprietary Errors & Omissions Insurance Program is administered through Cal-Surance Associates. The program is offered by one of the nation's oldest carriers, The Fireman's Fund, a part of the world's third largest insurance company, Allianz, which in turn is rated A: XV (Excellent) by A.M. Best.

If you would like more details, feel free to contact your NIDA Marketing Director to discuss the policy's specifics. Also, please remember this coverage applies only to NIDA's products. If you are writing business elsewhere, you must make arrangements for E&O coverage with those organizations or carriers.

**NIDA Marketing Group \* Minneapolis, MN \* 1-800-328-6440 \* Fax 1-877-329-6432**  
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## Updating the NIDA Web Site

By the time you read this, NIDA's web site should be up and running, better than ever.

By logging on to the new web site, agents are able to e-mail us, request product information, download applications, read newsletters, learn about contests, research NIDA's history, receive updates regarding changes in products as well as announcements from home offices, etc.

There is also a section on the site offering a "Quote of the Day," which (hopefully) will give agents a reason to visit daily!

The site was designed by Design Zoo, and our web address is: [www.nidamarketing.com](http://www.nidamarketing.com)

## Announcing ... NIDA Marketing Group's High Test Contest Drive to '05!



To Qualify...

Individual Agents  
**\$50,000 or more of paid  
annualized premium**  
Sept. 1 through Dec. 31, 2004 \*

Agencies, Multiple Producers,  
General Agents, MGA's  
**\$250,000 or more of paid  
annualized premium**  
Sept. 1 through Dec. 31, 2004 \*

### All Qualifiers Pick Any of These Five Prizes...

- Las Vegas Weekend for Two
- 48-inch Big Screen TV
- State-of-the-Art Laptop/Desktop Computer System
- One Day Mall of America Shopping Spree  
(Includes airfare for 2 and \$600 spending money)
- \$1,200 in Sporting Goods (Golf, Fishing... Your Choice!)  
(From a major chain such as Galyan's or Cabela's)

*\* Includes all business currently in pipeline*

## Fax NIDA Free

You can now fax NIDA Marketing Group at no cost to you.

Simply dial 1-877-FAX-NIDA (1-877-329-6432).

It's toll free...so send all those new contracts and apps our way.

We'll be sure to keep a lot paper in the machine!

# Mariah O'Connell

## A 'Little House' Childhood In Northern Minnesota



"My parents were non-materialistic, and because we didn't know any different we were fine with it. We didn't even have a pump. My grandma lived up the road, so the kids would load the wagon with jugs and go up to her house to get water. We got our heat from a wood stove, and that's where we'd heat water so we could take baths in a big washtub."

It's unusual these days to meet someone under 30 who grew up in a home that didn't have running water.

Meet Mariah O'Connell, NIDA's Director of Office Operations.

Mariah was raised in Hinckley, Minnesota on a small farm ("We had one cow, three pigs and some chickens") with her parents and siblings. No running water meant no indoor plumbing, as in the old-time real estate listing: Three rooms with path. "At 2 a.m. you'd walk out with a flashlight and make sure there weren't any porcupines around."

Her father, a commercial artist who designed many of the marvelous billboards along I-35 near Hinckley, eventually added running water when Mariah was 16. By then, his middle child was a full-fledged tomboy nicknamed "Pickle" for her love of those former cucumbers.

Following her high school graduation, she became a licensed, certified massage therapist, and by the time she was 20 was working with a Twin Cities chiropractor. Through a friend, she learned of a job opening at NIDA.

She now plays a critical role in NIDA's continued growth, researching new markets and databases for our ever-expanding agent roster. Her responsibilities also involve contracting, troubleshooting for agents and interfacing with NIDA's IT service providers.

Away from the office, she plays co-rec. softball and volleyball in a Twin Cities suburb.

## Sales Tip ...

### Make 'Do Not Call' work FOR you

In the last issue of *NIDA News*, our sales tip was a reminder to remember an old, old sales tip. Namely, "Ask for referrals." Now another suggestion comes in an E-mail from Texas' Charles F., who notes that in this era of "Do Not Call" lists it may not be as simple as that.

He writes:

*"(Ben J.) urges us to ask for referrals, and he is absolutely correct, with one caveat...*

*"We can get an endless number of referrals, but due to the new Do Not Call Laws, we CANNOT LEGALLY call them.*

*"So now, the Sales Tip. MAKE THE LAW WORK FOR YOU. Have your client make an introductory call to the referral for you. With that kind of introduction, the referral is then 'stronger than garlic'! And Ben J. says, 'Don't let those referrals go cold. Contact them right away.' I'll bet with a direct (from your client) phone call, you WILL follow up immediately, and you will be in compliance with the DNC law as well."*

**"GOOD SELLING!"**

Our thanks to Charles F. for his exceptional suggestion. His leather portfolio is on the way. Send or e-mail your suggestions to us at NIDA.

# NIDA Reaches **7,500** Apps!

Early in November, NIDA Marketing reached an historic milestone. Thanks to our superb carriers, superb products and our equally superb agents, total annual production reached more than 7,500 applications submitted.

Just as importantly, nearly 6,000 of those cases have gone paid.

”Chances are very, very good,” said NIDA President Michael Hrdlicka, “that we will exceed 9500 apps by the end of the year.

“We have found an extraordinary combination of fine products and amazing agents. Working together we have accomplished successes that few others know.”

NIDA’s growth is due to a number of factors. For one thing, the company has more talented quality agents contracted than ever before. This is largely due to the excellent contracts we can offer and products that match market demand.

In the marketplace, the popularity of Return of Premium has contributed to the increase in sales, as has a change in the general attitude of the public toward life insurance. As the public migrates away from variable rate insurance vehicles, our portfolio of up-to-date products—including cutting edge Universal Life policies—is perfect for the time.

“It is almost impossible for me to express my appreciation to everyone involved,” Hrdlicka concluded.



**Happy Holidays and a  
Joyous Prosperous New Year!**