

# COUNSELOR'S CORNER

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**REFERRALS:** MAPLIC is a referral source for its membership when companies or attorneys call. MAPLIC attends the agents convention, and through networking, receives calls and makes referrals to its members. Our membership of LIC's are able to provide a valuable service as insurance counselors or as expert witnesses. What we provide is expert, outside, objective perspective.

**COUNSELING CONTRACTS:** It is not only a good business practice to have a contract for the services you are to provide, IT IS THE LAW! Michigan Statute (500.1236) requires a written contract for insurance counseling services and states that such contract must be maintained for a period of two years. This statute also states you must be a Licensed Insurance Counselor to provide insurance counseling services. Anyone providing insurance counseling services for which they charge a separate fee must be licensed as an LIC or be in violation of Michigan Law. Our Insurance Department advises that they have and do enforce this law.

**MAPLIC** provides its membership with a sample contract form to satisfy these law provisions. The Michigan Insurance Department said these law provisions most likely do not apply to services as an expert witness as such is not counseling. Regardless, it is still a good business practice to have a written agreement in place before commencing any work so there will be no conflict or concern about what you are expected to do, how much you are to be paid, and who is to pay you. While on the subject, a comment that it is wise to have this contract signed and in place before commencing to provide your services. Sometimes this may be a little difficult to accomplish, particularly with attorneys who generally will resist signing anything.

**AGENCY SELECTION:** "Our agent is the one who provided the lowest quote". As insurance counselors we should be advising our clients their agency selection is an independent decision that has a great deal to do with the success of their insurance program. Insurance counselors should be advising clients to select an agent based on:

1. Technical Expertise and Knowledge of their clients business.
2. Communication Skills - with client and insurance markets.
3. Resources -Market Access
4. Imagination- Creativity
5. Integrity
6. Claims handling knowledge and ability.

After a conscious decision is made in selecting an agent, allow that agent to have full unrestricted market access to produce the best results possible. Some of you reading this reading this will say that in spite of the insurance counseling advice the business was placed with the brother-in-law. It does happen, but we as counselors have an obligation to give the best advice possible based on our knowledge and experience.

**LASTLY:**

*It is careless not to allow for the carelessness of others.  
(Author Unknown)*