


# My Homesteaders

AUGUST 2017



Phil and Keely Gunderson  
(center) and their staff at  
Gunderson Funeral Home  
in Fort Dodge, IA.

**“Our approach — being adaptable and flexible to the changing times — makes us unique. That goes back to the days of my father,”** said Phil Gunderson, owner

**and funeral director at Gunderson Funeral Home in Fort Dodge, IA. “Everything used to be the same,” Phil reminisced. “Funerals were the same, the music was the same and visitations were the same. Over many years, it’s evolved to where every service is different and every family is different.”**

Gunderson Funeral Home was started by Phil’s father, Robert, in 1966. At that time, it was highly unusual for a building to be built specifically as a funeral home. At first, the firm struggled, but thanks to the eventual expansion of the city, the need for their services grew.

Phil and his wife, Keely, who is the firm’s community events coordinator, started their careers at a funeral home in Des Moines, IA, and eventually moved back to Fort Dodge in 1982 to work at his father’s funeral home. “I saw purpose and value in funeral service. As a funeral director, you

can actually help families. Not many people in business are able to do that,” he said.

In 1989, Robert passed away and Phil took over the business. Under his management, the staff at Gunderson Funeral Home have developed an acute understanding that each ceremony they provide should give families a sense of purpose and value. “This morning our service is for an avid car collector,” he noted. “The family asked that we celebrate his life by displaying vintage cars in our parking lot.”

The uniqueness of Gunderson Funeral Home doesn’t end there. After monitoring industry trends, Phil decided to add a crematory to his firm in 2000. “In 1999, cremation wasn’t as prevalent, but we could see it was coming based on what people were telling us during prearrangements,” he concluded. “Adding the crematory dramatically changed the

MORE ►



- Gunderson Funeral Home..... page 1
- The Homesteaders life..... page 5
- Important updates ..... page 6
- Upcoming events & ConEd ..... page 7
- What we've been reading.....page 8
- Avoiding funeral director burnout..... page 9
- Why is it important to say goodbye?..... page 11
- Executive insights ..... page 12
- Regulatory roundup ..... page 13

## NOTE FROM THE EDITOR

July marked another very busy month at Homesteaders, complete with our summer sales meeting, a company-wide bags tournament and an on-site panel build with Habitat for Humanity. And, of course, hundreds of customer service calls, claims payments, policy issues and funeral home site visits. I invite you to take a look at this month's **Homesteaders Life** section to read about all the exciting things happening at our company.

This month's issue is full of news, updates, tips and support to help boost the effectiveness of your firm's pre-need program. Our **cover story** features Phil Gunderson and the staff at Gunderson Funeral Home in Fort Dodge, IA. Read their story to learn how a proactive approach to cremation has benefited their business.

Also in this issue, Dr. Jason Troyer of Mt Hope Grief Services offers some insights into **avoiding funeral director burnout**, and Homesteaders' Senior Account Executive Joan Schoborg shares personal insights into the value of memorialization and saying goodbye.

And, of course, our **Executive Insights** column and **Regulatory Roundup** offer even more practical tips for ensuring ongoing compliance with state and federal laws.

As always, enjoy!

*Danielle*

DANIELLE J. BURMEISTER, MARKETING COMMUNICATIONS LEAD  
800-477-3633, ext. 7734 email: [dburmeister@homesteaderslife.com](mailto:dburmeister@homesteaderslife.com)

myHomesteaders is a publication of Homesteaders Life Company,  
P.O. Box 1756, Des Moines, IA 50306-1756

Stephen R. Lang, Chairman, President & CEO  
Editor: Danielle J. Burmeister Designer: Ken Haas

Visit us at [homesteaderslife.com](http://homesteaderslife.com).

Life insurance and annuity products are issued by Homesteaders Life Company. Products are subject to state availability. Texas consumers visit [www.prepaidfunerals.texas.gov](http://www.prepaidfunerals.texas.gov) for more information.

## Gunderson Funeral Home (continued)

complexion of our business. We can educate families about what cremation could mean for them and how it's part of the options they can choose from." Even today, the rise of cremation hasn't affected the process of most funeral services his firm hosts. "Quite often, the services continue to have the traditional casket with a viewing, visitation and cremation to follow."

Keeping up with changing trends is common practice for Phil and his staff, especially when it comes to staying in contact with community members in Fort Dodge. "We try to reach people where they're at. We know we have to connect with them in ways that are important to them, whether that's in the community, at the time of death or with pre-need," he said. However, he also knows that technology is the new direction of funeral service. "We seem to be in a time where radio, newspapers and other traditional ways of reaching people are still there, especially with older people, but it's changing very quickly," Phil explained. "Social media is very powerful. Our younger staff is very good at that. I'm old-school, but I'm trying to understand it, learn it and keep up with it."

When it comes to promoting the funeral home's events, social media has become a big player. The firm now hosts monthly lunch and learns that cover a variety of topics like photography, gardening, essential oils, biking and a recent program on the Puppy Jake Foundation. "The word gets out for our lunch and learns through several social media

[MORE](#) ▶



*Gunderson Funeral Home was built during a time when it was uncommon for buildings to be built specifically as funeral homes.*



## Gunderson Funeral Home (continued)

*"We recognize that grief has no timeline, therefore 'A Time for Angels' is open to anyone and everyone in the community who has experienced a loss of a loved one."*

platforms. We don't put ads in the paper or on the radio or anything. It's just social media, and it does reach people," stated Phil.

For the past 19 years, Gunderson Funeral Home has also hosted a yearly remembrance service titled "A Time for Angels." The community is invited to a local church on a Sunday in December to remember those they have lost. "We recognize that grief has no timeline, therefore the event is open to anyone and everyone in the community who has experienced the loss of a loved one. Many times, it takes a year or more for people to feel comfortable attending, so we welcome them at any time," said Phil. Each year, 300 to 400 people attend this emotional service and receive an angel ornament in honor of their loved ones. The angels represent a message of hope, healing and inspiration.

There's been a demographic shift in Fort Dodge, which has created new opportunities to connect with the changing population. "The Spanish-speaking population is growing larger here," indicated Phil, noting that Homesteaders gave

him the idea to host an annual Día de los Muertos celebration. Beginning in 2004, the funeral home began working with a local Catholic church to promote a Spanish mass during the Day of the Dead celebration. Gunderson Funeral Home promotes and organizes the event every year and hosts a potluck for 150 to 175 attendees afterward.

As Fort Dodge has grown, the funeral home has grown with it. Phil and his staff celebrated the 50th anniversary of Gunderson Funeral Home in 2016 with a unique celebration. "We really didn't want to do an open house. It's one thing to go to an open house for a new business, but to go to a funeral home for an open house after 50 years didn't seem proper," stated Phil. Instead of having a party, the firm worked with a local community beatification organization called Pride in Community Appearance to donate 50 trees to the newly built community middle school. Staff members from a local hospital also volunteered to plant the trees, and Phil's team hosted them after for a celebratory lunch. "We have something to show for our 50 years. We're proud of that," he said. Much

[MORE](#) 

*"We have something to show for 50 years. We're proud of that."*





## Gunderson Funeral Home (continued)

to Phil's delight, other businesses in Fort Dodge followed suit and donated 35 additional trees to the middle school. Now, the entire street is lined with trees in the area.

Phil credits much of his funeral home's success to his pre-need program. "My father was focused on at-need care," he remembered. "It wasn't until after his death in 1989 that we started providing pre-need services." Phil feels that Homesteaders has been a beneficial partner through the years. "To Homesteaders' credit, they never gave up on us. When the landscape changed, they were right there. It was one of the great decisions we made to choose Homesteaders to handle all of our pre-need."

Working with Homesteaders has kept his firm on the cutting-edge of new ideas. "Homesteaders brings ideas and shares what others in the profession are doing. It helps keep us focused on what works and what the best practices are," commented Phil. "They have simplified pre-need with the forms, claims and support. I very much appreciate the

education that they provide for us. They have streamlined a lot of the compliance and reporting and made it very easy."

Gunderson Funeral Home staff member Janet Hubbell manages all of the firm's pre-need, and also serves as a funeral director and certified celebrant. "When she meets with people and they don't have church home, Janet can offer the option of a celebrant service. She's very good at it because she has developed relationships with those people," observed Phil.

In the end, pre-need is close to the hearts of the staff at Gunderson Funeral Home. "Pre-need is very important because it's a valuable service we provide to our community and families. Funeral planning is an important conversation for all families to have. Death is a reality we will all face, so we can help families with these decisions ahead of time with straightforward answers," stated Phil.

[gundersonfuneralhome.com](http://gundersonfuneralhome.com)



**Click here**  
to learn more  
about how  
Homesteaders  
is partnering with  
our funeral home  
customers to  
help grow their  
pre-need  
business.

(From L to R)  
Kevin Rogers (funeral  
director), Janet Hubbell  
(funeral director and  
pre-planning consultant),  
Phil Gunderson, Keely  
Gunderson (community  
events coordinator),  
Rob Gunderson (funeral  
director) and Dallas Wall  
(funeral director).







# The Homesteaders life

At Homesteaders, we believe that our positive corporate culture is the source of the high level of customer service and expertise we offer our funeral home customers. Ask anyone who works for Homesteaders and they'll tell you the days go fast – proof positive that time flies when you're having fun and loving what you do.

## We're creating some friendly competition.

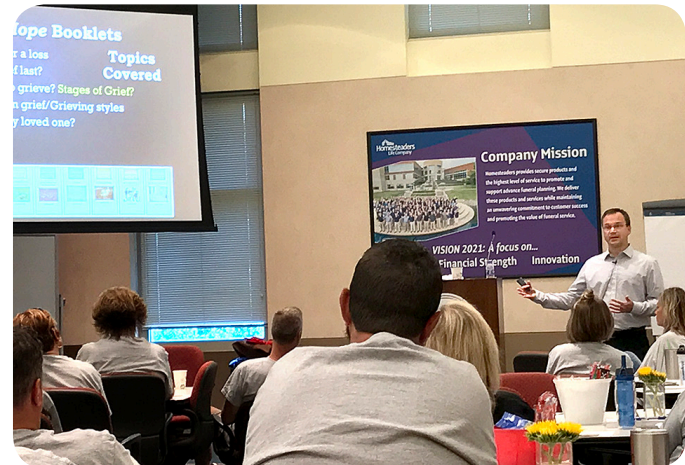
At Homesteaders, it's tradition during the evening before our biannual sales conference to host a friendly bags tournament. This year, more than 20 teams participated in the game with a combination team of Home Office employees and account executives winning bragging rights.

## We're learning about grief from Dr. Troyer

During the three-day conference, our account executives had the opportunity to engage with a presentation from Dr. Jason Troyer of Mt Hope Grief Services. During the presentation, Dr. Troyer explained the ways funeral professionals can better understand their grieving community members and simple things they can do to ease their client families' pain.

## We're helping the community.

Last month, our account executives had the opportunity to help build a home for a local family through the Greater Des Moines Habitat for Humanity. Staff members formed teams of wall builders and supervisors to help create the pieces for a split-level home for a wonderful family of five. [Click here for more details.](#)





## Important updates

### NFDA Arranger Training Scholarships

The NFDA's successful Arranger Training program is coming to Iowa this fall, and Homesteaders wants to help three lucky funeral professionals attend. The one-day training is approved for up to eight CE hours and will be offered at the Des Moines Area Community College in Ankeny on Thursday, October 12. [Click here](#) to learn more.

### Tips to Avoid Lost Mail

Occasionally, mail sent to Homesteaders is lost along the way. There are several things that agents and firms can do to make sure that their mail, especially mail that has been overnighted by the USPS, makes it into the right hands. First, it's much easier for mail and packages to reach Homesteaders if they are addressed to the Home Office's physical address at:

5700 Westown Parkway  
West Des Moines, IA 50266

Using a PO Box address requires additional handling of mail that may result in delayed delivery or missing forms. Secondly, it's important to check the "Signature Required" box under Delivery Options on any Priority Mail Express forms. This guarantees that there will be a traceable path to track down any missing mail. When this box is checked, someone from the post office and Homesteaders must sign off that the mail was received.

### Current Crediting Rates for Michigan and Virginia.

In order to protect the long-term security of the policy owners we serve, Homesteaders management periodically reviews crediting rates. When necessary, we adjust these rates up or down. Homesteaders recently approved an adjustment to policy growth effective August 1, 2017. The latest product features and crediting rate information can be found on the [myHomesteaders dashboard](#). After logging in, click on the blue "Need Help" tab on the right, then click on the "Policies & Procedures" link and scroll down until you locate the details for the products you sell. Please contact your Homesteaders [account executive](#) for more information.



### New Aftercare Resources

Need to enhance your grief support library? We have three NEW *Finding Hope* Grief booklets available on the Homesteaders Marketing Order System. These booklets from Dr. Jason Troyer are filled with expert advice to help the families you serve cope with their grief journey. To see the complete series of available *Finding Hope* grief booklets and place your orders simply log into the [myHomesteaders dashboard](#) and click on the Marketing tab. And remember, as an added benefit you can use your available PartnerPoints® to pay for your order!

- M1914 Grief During the Holidays
- M1915 Helping Children & Teens: Before and After the Funeral
- M1916 After the Death of a Loved One

### New Policy Owner Information on the National Consumer Alliance

On August 15, Homesteaders will begin sending a letter to policy owners in states where we issue group policies informing them about their enrollment in the [National Consumer Alliance](#) (NCA). The letters will be mailed out 45 days after a policy is issued. Policy owner information is not shared with the NCA and policy owners will not be contacted by the organization. If policy owners want more information about the NCA, their contact information is contained in the letter. After August 15, the NCA brochures located in the new agent kits should be discarded.





## Upcoming events

Homesteaders values participation in industry events, which is why you'll find our staff attending conventions throughout the year. In the next few months, you can visit with Homesteaders experts at the following events:

### **CANA's Cremation Innovation Convention**

August 16-18 | Grand Hyatt | New York, NY

### **Prepare for Talk of a Lifetime Month**

This November marks the 2nd Annual **Have the Talk of a Lifetime®** Month! Learn more about how your firm can participate by **registering for a free webinar** hosted by **FAMIC** on August 24. Through this webinar, you will have opportunities to sign up for special incentives, free materials or even free Facebook advertising!

### **Certificate in Strategic Business Management**

September 19-21 | Drake University | Des Moines, IA

Join Homesteaders for an exciting new leadership program designed to provide new skills and creative ideas for successfully managing your firm. The Certificate in Strategic Business Management is designed specifically for the owners and professional operators of funeral homes who seek to adopt the latest and most innovative business practices. Topics of study include strategy and business processes, financial and legal strategies, marketing for the future and succession planning. **Click here** to claim your spot today. Space is limited.

### **New Jersey State Funeral Directors Convention**

September 26-28 | Harrah's Waterfront Conference Center  
Atlantic City, NJ

**Visit our website** for a complete list of upcoming events.

## Continuing education

Homesteaders hosts several continuing education programs throughout the year that qualify for state insurance, funeral director and ethics credit hours. In the coming months, we will be hosting the following classes:

### **Coralville, IA\***

- Ethics in Insurance Funded Funerals  
(August 22 from 8 a.m. to 2:15 p.m.)
- Insurance Issues and Disclosures  
(August 23 from 8 a.m. to 2:15 p.m.)

### **Reading, PA**

- Ethics in Insurance Funded Funerals  
(September 12 from 8 a.m. to 2:15 p.m.)
- Insurance Issues and Disclosures  
(September 13 from 8 a.m. to 2:15 p.m.)

### **Monroeville, PA**

- Ethics in Insurance Funded Funerals  
(September 14 from 8 a.m. to 2:15 p.m.)
- Insurance Issues and Disclosures  
(September 15 from 8 a.m. to 2:15 p.m.)

### **Pana, IL\*\***

- Ethics in Insurance Funded Funerals  
(September 26 from 8 a.m. to 2:15 p.m.)
- Insurance Issues and Disclosures  
(September 27 from 8 a.m. to 2:15 p.m.)

The fee for each course is \$75 and includes the registration/filing fees, lunch and refreshments throughout the day. Visit our **website** to learn more.

\* Approved for Iowa and Nebraska credit hours

\*\* Approved for Illinois and Indiana credit hours







## What we've been reading

### **BRAVE Act Introduced in the Senate**

On July 20, U.S. Senators Gary Peters (D-MI) and Marco Rubio (R-FL) introduced *The Burial Rights for America's Veterans' Effort* (BRAVE) Act. This bill will mark major changes to the current funeral and burial benefits provided to Veterans by treating all non-service connected deaths equally even if the Veteran does not pass away at a Veterans Affairs (VA) facility. [Click here to read more.](#)

### **The Funeral Director's Guide to Social Media**

The second edition of Kates-Boylston's social media guide is filled with informative articles on how to leverage social platforms to benefit your firm. The guide, [which is available to purchase here](#), will take you through best practices for social media and video marketing. The newest edition also features two new articles written by Homesteaders' social media experts on utilizing Twitter and Pinterest.

### **Helping Grieving Parents Heal**

BBC Three's video series *Amazing Humans* features people making a difference in their community. [Their most recent story](#) is about a funeral director named LeighAnne who has dedicated herself to helping parents through the loss of a baby, whether through miscarriage or stillbirth. Her mission started when a family came to her with an infant that had been born 20 weeks early. The baby did not have any clothes. LeighAnne could not imagine burying a baby without that dignity, so she started making them herself. By finding a small way to help one family, LeighAnne has filled a gap in funeral services as a whole.

### **How to Care Deeply without Burning Out**

When you work in a profession that involves intense emotions, like funeral service, compassion fatigue is a common problem.

[In a recent article](#) from *Mindful Magazine*, meditation instructor Sharon Salzberg and ABC news anchor Dan Harris discuss how you can avoid this fatigue by recognizing the difference between empathy and compassion. In other words, they talk about how it's possible to feel bad, or empathize, with someone who is in pain, but the key to avoid suffering of your own is to understand that you can't change how they feel.

### **How to Thrive without a Traditional Marketing Budget**

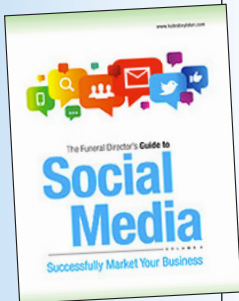
In a [blog post from HubSpot](#), author Meg Prater dives into the marketing practices of nine different brands and how they have succeeded with very limited marketing budgets. The themes of this low-budget marketing revolves around community education, high quality services, positive customer experiences, word-of-mouth marketing and brand advocates. Whether it's time or resources that may be holding you back from marketing, these low- to no-cost ideas could help you jump start a brand awareness campaign or find more leads.



Want more great content?



Connect with us on social media or [subscribe](#) to our blog for additional industry information, tools and tips.





# Course adjustments: making changes to avoid funeral director burnout



**Dr. Jason Troyer**  
Mt Hope Grief  
Services

Professionals in a wide variety of fields consider it a badge of honor to wear many hats in their business. However, I don't know of any professionals who wear more hats than funeral directors.

Within a single week, you might be expected to demonstrate knowledge of:

- Event Planning
- Funding Options
- Accounting
- Workplace Regulations
- Grief Support
- Transportation Logistics
- Religious Traditions
- Cosmetology/Hair Dressing

...and countless other tasks. Not only are all of these duties happening under significant time pressure, but often under the

direct scrutiny of bereaved families. It's no wonder that funeral directors often report feeling compassion fatigue or burnout.

Some funeral directors try to make changes to reduce feelings of burnout including hiring additional staff, **delegating responsibilities** to others or finding a colleague to cover during much-needed time off. Others experiencing profound burnout, anxiety or depression may seek professional help from their physician or a therapist. Before things become unmanageable, you might just need small "course adjustments" to keep you on a productive, lower-stress path. Here are some suggestions:

## **Say "no" to a few non-essential tasks.**

Some funeral professionals manage stress by postponing or eliminating select items on their "to-do" lists that don't impact their business operations or service to families.

[MORE](#) ►

This article was originally published on the Homesteaders Blog. [Click here](#) for more great content.





# Course adjustments: making changes to avoid funeral director burnout (continued)

## **Make time to exercise.**

Individuals who take care of their own health, including getting regular exercise and practicing good eating habits, may find they're better able to meet the needs of others.

## **Write in a journal.**

Recording thoughts and experiences – especially about things that inspire gratitude – can be helpful for people who routinely experience stressful workplace situations.

## **Start a hobby.**

Focusing attention on an enjoyable activity can help people separate their personal and professional lives and provide something to look forward to during particularly challenging workdays.

## **Use mindfulness/meditation exercises.**

Engaging in activities that encourage relaxation, such as meditation, can be helpful for some individuals.

## **Spend time with a friend or colleague.**

It can be comforting to catch up and socialize with trusted friends, family members or colleagues over a long lunch or coffee break.

## **Listen to music.**

Identifying and removing potential stressors can be beneficial – for example, listening to music instead of the news when you're driving.

## **Take a few short breaks.**

Pausing for 10-minute breaks throughout the day can provide relief for people who work in high-stress environments.

Just as small course adjustments can lead a ship to an entirely new destination, so too can small changes take you off the path to burnout and put you back on the path to career satisfaction.

*Dr. Jason Troyer of [Mt Hope Grief Services](#) is a psychology professor, former counselor, grief researcher and consultant for businesses that want to better serve grieving families. He has written numerous aftercare materials, including the Finding Hope booklet series, and is a frequent presenter at funeral service professional events.*

*The information in this article is not intended to replace the services of a qualified health care professional. Please contact your health care provider if you are in crisis or have concerns about your wellbeing.*



*“Not only are all of these duties happening under significant time pressure, but often under the direct scrutiny of bereaved families.”*



# Why is it important to say goodbye?



**Joan Schoborg**  
Senior Account Executive

In my lifetime, I have experienced the deaths of two people very close to me. First was my father and second was my daughter.

My father loved to fish and golf. Every winter, he would leave the harsh cold of Iowa and head down to Brownsville, TX, to spend time with his sister, fish and golf every chance he had. It was not unusual for him to golf twice daily – once in the morning and again in the afternoon. One day in December of 2004, he was on the golf course and, immediately after teeing off, he simply dropped dead. He was 72. It was too early in life to have left us for good. However, we should all be so lucky to have the chance to leave this world doing what we most love to do.

Since he died away from home and my sister was mostly in charge of making the arrangements, the decision was made to have him cremated in Texas. My brother drove down to pick up his remains and, shortly after, we held a memorial service for him. And it was done. No chance to view his body and no chance to say a proper goodbye.

I never thought I would be affected by this lack of closure until I experienced the urge to pick up the phone and call my dad. I wanted to ask for his advice or tell him about something going on in my life, only to suddenly remember that I could no longer talk to him. It took a while for my mind to catch up with what my heart was telling me. I now know that the reason for this disconnect is because I did not get to say goodbye.

The second time, my world was turned upside down by the death of my daughter. It was a sudden and tragic death. She was only 20 years old. I could go on and on about her but I will save my thoughts and feelings about the loss of a child for another day.

When my daughter died, it was a cold January day in Iowa. I remember sitting at the funeral home, knowing she was there in another room. I was there with her father, brothers

and fiancé. Many choices were made and many tears were shed. We were trying to decide what would be the best way to honor her life and help all of her family and friends be able to say goodbye. I knew in my heart that I did not want to put my sweet daughter in the cold January ground. I wanted to have her with me in death even as she was in life.

So again, the choice was made to cremate my daughter just as we had cremated my father nine years before. But, there was a difference. When my dad died, I would describe his service as a direct cremation. Nothing else was done to allow for a visitation or time spent with him. The funeral director never asked or gave us any other alternatives.

I knew that would not be right for my daughter, and the funeral director also knew it would not be right for us. So, she told me that our family would be welcome at the funeral home all day that Saturday. We would welcome other guests, family members and friends at a visitation on Sunday, and that Monday would be her final service. Everyone who needed to say goodbye had the chance to do so. At the end of those three days, I took my daughter home in a beautiful lavender urn that the funeral director helped us to pick out for her. Did it make it easier? Absolutely not. But if we had not been allowed to take the time we needed, I can't imagine the increase of emotional issues and heartaches we would all be feeling well into the future.

So, help families take the time to say goodbye. It is so much more important than you can ever imagine. Help your families understand that, without that final goodbye, their families could regret something that cannot be undone. If they say they want direct cremation, don't be afraid to ask what that means to them and how they want to honor the life of the person they love.

Loss is never easy, saying goodbye and grieving with the support of family and friends around us helps to lessen the pain and look toward healing in the future.



*"Help your families understand that, without that final goodbye, their families could regret something that cannot be undone."*

# Executive insights



**Tracy Kelly-Whitaker**

Director - Compliance & Government Relations

Funeral home fraud can take on many different forms. Because funeral home fraud is not an everyday occurrence, instances of fraud may make national news headlines. Widely publicized instances of fraud can negatively influence how consumers view the profession as a whole, which could impact how those same consumers view your funeral home business. Because of this, it's important for all funeral professionals to take steps to protect both their businesses and their client families from becoming victims of fraud.

Within a firm, different kinds of fraud could take place. If a funeral home utilizes an agent to sell pre-need, the agent could take money from a client family for payment of the pre-need policy and never remit the funds to the firm (if it's a trust) or to Homesteaders to cover premiums. Other forms of fraud include the filing of false death claims to receive payment without providing services, as well as application fraud, which includes falsifying the signatures and data of client families.

We understand funeral professionals don't have the time to micromanage agents and claims, but it is still possible to spot fraud in your funeral home business. Meeting with agents regularly to discuss the number of pre-need and at-need appointments each week or month is a great place to start. Looking through an agent's files and requiring a receipt for each instance of a client family's payment, plus double-checking information against newly issued policies and recent claims on the **myHomesteaders dashboard**, could help a funeral professional stay on top of any possible malfeasance – whether or not it's intentional.

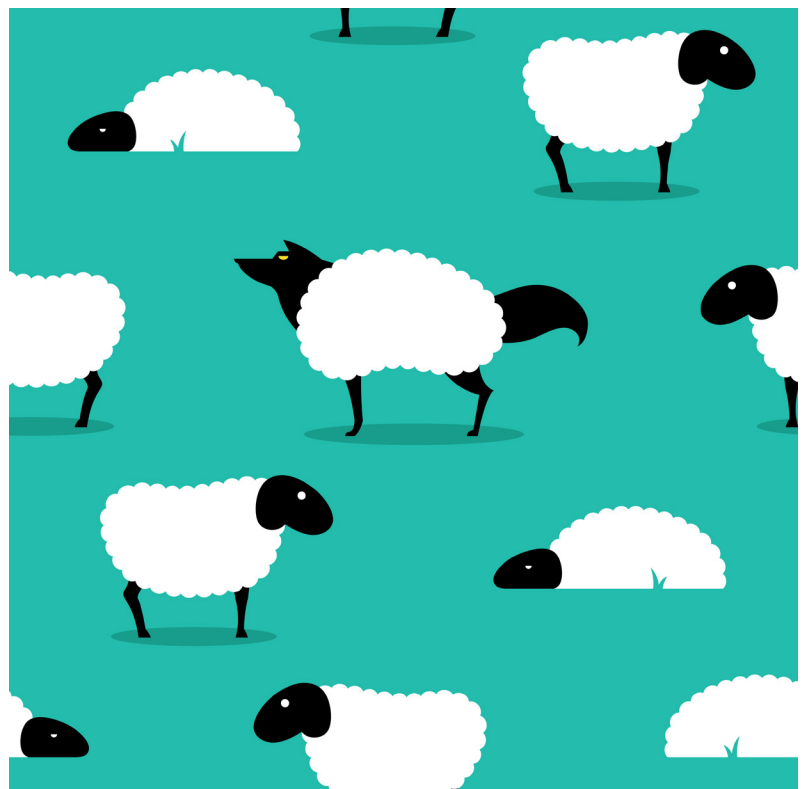
When funeral home fraud happens, most state regulators take action. Some cases may involve jail time, restitution payments or probation, and generally people who have committed fraud will lose their funeral director license as well as their insurance license.

At Homesteaders, we take our responsibility to protect our stakeholders very seriously. Each week a multidepartment team meets to review any claims or application

issues and other agent behavior that appears suspicious. There is also a quarterly fraud report team. These reports help us detect any potential problems that may not have surfaced during the weekly meetings. We also have a quarterly review committee that works independently of the fraud team and helps us sort through past claims to make sure they were submitted properly and for the correct reasons.

As a funeral professional, there are steps you can take to help protect your client families from fraud. Let your customers know to watch for their policy in the mail. If they don't receive it, they should call you or the company that holds the policy to determine what the issue might be. Consumers should also never make a check payable to an agent or funeral home staff member. In cases where a trust product is used, checks should be payable to the funeral home. If the firm uses an insurance product, checks should be payable to a life insurance company, like Homesteaders.

The best advice you can give client families is to trust their instincts. If something seems wrong, there's a good chance they are right and should go to you with questions and concerns.



*“At Homesteaders, we take our responsibility to protect our stakeholders very seriously.”*

Watch this short video to learn more about how you can help prevent fraud in your funeral home.







# Regulatory roundup

In this section, our agents can find information on changes in their states' insurance regulation. As part of our ongoing effort to help our agents stay up-to-date on the industry trends, we'll be including this content periodically.

## Alabama sets strict rules on continuing education requirements.

Any agent who completes a license renewal in the state of Alabama, but doesn't meet the continuing education requirements, will now be subject to the suspension of licenses of any kind. In order to have your license reinstated, you will need to complete your required continuing education credits. The CE requirement in Alabama is 24 hours of insurance credits, three of which must be ethics related.

## California adds additional annuity training for licensed agents.

California is now requiring eight hours of initial training for any agent who is currently writing, or wishes to write, annuities. Each year, four hours of annuity-related CE training will be required. Agents need to submit proof of their training to the [Licensing and Compensation department](#). Additional information about this new requirement can be found on the [myHomesteaders dashboard](#) under myReminders and Announcements.

## A licensing fee increase took effect in Delaware.

On July 1, a new law in Delaware increased the licensing, renewal and appointment fees for individual and business licenses. The new fees are:

- Producer license and renewal fee - \$100
- Business entity producer license and renewal fee - \$100
- Appointment fee - \$50

In addition to a state criminal history report, new licensees must also submit a federal criminal history report to Homesteaders. You can obtain this report through the [State of Delaware](#) website for \$65.

Questions regarding the fee increases should be directed to [DOI-Legal@state.de.us](mailto:DOI-Legal@state.de.us).

## Pearson VUE will now administer exams in Mississippi.

On July 1, Pearson VUE began administering the state licensing exams for agents in Mississippi. [Click here](#) for the new insurance licensing candidate handbook.

## Multiple changes are coming to New Mexico.

The New Mexico Insurance Department recently announced several new changes:

- The New Mexico license numbers will be the same as the National Producer Number (NPN).
- Licensees will be able to obtain a PDF license via the SBS license manager tool.
- The Department will send all notifications via email for renewal notices and CE requirements.
- All license types will now be renewed biennially during the licensee's birth month.
- Agents are now called Insurance Producers.

For any agents issued a one-year agent license prior to July 1, 2017, the licensee must renew for a biennial producer license by April 30, 2018. Please contact the [New Mexico Department of Insurance](#) for any questions regarding your license expiration.

[MORE](#) 

# Regulatory roundup (continued)

## **Ohio has a new life insurance exam administrator.**

On July 1, PSI Services LLC became the new test administrator for agents in Ohio.

## **Agent with revoked licenses in Virginia now have the opportunity to reapply.**

Earlier this year, 710 agent licenses were revoked by the State Corporation Commission due to a failure to identify a designated licensed producer. The commission has decided that the affected agents may immediately reapply via [Sircon](#), as long as the agent includes the name of the designated licensed producer on the application. Please contact the Bureau at 804-371-9631 with any questions.

## **Additional Information for All Agents in the U.S.**

It's important to regularly update your information with the Department of Insurance in your state. Most states now email all renewal, continuing education and other reminders, so

having an active email address is vital. One way to quickly change your e-mail address is to [click here](#). On the home page, select "Change Address, Phone, Email." Sign in using your license number, National Producer Number (NPN) or Social Security number. If you are licensed in more than one state, this portal will update changes to all applicable states.

## **Massachusetts Changes Premium Remittance**

Recent changes in Massachusetts regulations impact the way insurance premiums may be remitted, and the pre-need contracts that are mandated by the Massachusetts Board of Registration of Funeral Directors and Embalmers. The updated regulation states that licensed funeral establishments may not accept cash or checks made payable to the licensed funeral establishment or individual registrants for purposes of funding a pre-need funeral contract. Such funds must be made payable directly to the banking institution or insurance company. More information and updated forms are available on the [myHomesteaders dashboard](#).

