



Michigan Association of Insurance Agents 2010 Candidate Survey

Section A: Candidate and District Profile

Candidate Name _____
 Address _____
 Phone Number _____ E-mail Address _____
 Age _____ Marital Status _____ Children's Ages _____
 Office Sought _____ District # _____
 Campaign Headquarters _____
 Base Demographics _____
 Largest Population Base of District (i.e. City, Twp.) _____

Section B: Campaign Organization

Campaign Committee Name _____
 Campaign Manager _____ Campaign Treasurer _____

	Amount Raised to Date	Amount Candidate Contributed
Primary Budget	\$ _____	\$ _____
General Election Budget	\$ _____	\$ _____

Section C: Political Experience

Likely Primary and General Opponents _____

Current Elected Office Held _____
 Jurisdiction _____ Years in Office _____

Past Elected Office _____
 Jurisdiction _____ Years in Office _____
 Reason for Leaving Office _____

Past Elected Office _____
 Jurisdiction _____ Years in Office _____
 Reason for Leaving Office _____

Political Party Service _____
 Party Affiliation: Republican Democrat Other _____

Over

Section D: Campaign Plan

What are the basic elements of your plan to meet voters? _____

If door-to-door contact is part of your plan, how many doors have you personally knocked on thus far? _____

Section E: Endorsements

Endorsements Secured

Endorsements Sought

Section F: The Issues

Budget Deficit: In response to difficult economic conditions and a budget deficit of revenues, which would be your likely preference?

_____ Raise Taxes

- Strongly Support Somewhat Support No Position

_____ Cut Spending

- Strongly Support Somewhat Support No Position

Comments: _____

Taxes: There has been considerable debate regarding the impact of the Michigan Business Tax on small- and medium-sized businesses. How would you describe your position generally on the following tax options?

___ Support repeal of the Michigan Business Tax Surcharge with no replacement:

- Strongly Support Somewhat Support No Position

___ Support replacing the MBT Surcharge with an alternative revenue generating tax:

- Strongly Support Somewhat Support No Position

___ Support repeal of the MBT with no replacement:

- Strongly Support Somewhat Support No Position

___ Support replacing the MBT with an alternative revenue neutral generating tax:

- Strongly Support Somewhat Support No Position

Comments: _____

No Fault Insurance: Michigan is the only state in the nation to require that every automobile insurance policy carry unlimited, lifetime medical benefits coverage for individuals injured in an automobile accident, yet is only 11th in average premiums paid by consumers. Some Insurance Industry representatives have argued that with the rising cost of healthcare and its impact on automobile rates, consumers should have a choice in the coverage they want thereby reducing their premiums. Opponents argue that companies won't guarantee rate reductions and the unlimited coverage has protected both individuals involved in catastrophic accidents and the state of Michigan by keeping catastrophic victims out of the Medicaid system. How would you describe your position on the following?

___ Support current no-fault laws that provide unlimited, lifetime medical benefits:

- Strongly Support Somewhat Support No Position

___ Support legislation that would have different medical benefit limits:

- Strongly Support Somewhat Support No Position

Comments: _____

Consumer Protection: Most insurance companies use Credit Based Insurance Scores (CBIS) in determining rates with which to charge a customer. These scores include a multitude of factors including driving record, geographical area, and some credit information like the frequency of late payments and the amount of credit one carries. Some argue that credit information has nothing to do with driving, is discriminatory toward the poor and should be banned from being used in determining rates. Others argue that they are highly predictive of behavior and thus risk, and should be included, but regulated. The FTC and Federal Reserve have concluded that credit information is predictive of risk and not discriminatory. The Michigan Supreme Court recently decided that Michigan's Insurance Code does allow for the use of CBIS and is not discriminatory. However, Michigan is one of only just a couple of states that has no regulation on the use of CBIS such as protecting a person's rates in the case of I.D. theft, job loss because of economic conditions or bankruptcies because of medical reasons beyond one's control. How would you describe your position on the following?

___ Support current status of non-regulated use of credit information in determining rates:

- Strongly Support Somewhat Support No Position

___ Support legislation that would regulate the use of credit information in determining rates:

- Strongly Support Somewhat Support No Position

___ Support legislation that would ban the use of credit information in determining rates:

- Strongly Support Somewhat Support No Position

Comments: _____

What is your understanding of what an independent agent is?

What are the three words you first think of when someone says "independent insurance agent"?

Section G: Signature

Candidate Signature: Richard Olson

Thank you for taking the time to help us get a better understanding of you as a candidate.

Please return to the Michigan Association of Insurance Agents

Attn: Scott Hummel, MAIA Candidate Survey

E-mail to: jhoskins@michagent.org

For questions, call MAIA at (517) 323-9473.

