



January 2018

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MESSAGE FROM THE PRESIDENT

As we enter 2018 and the craze of January 1st is over, I encourage all of you look to the association for your Continuing Education requirements.

In class education is offered through CIC, CISR, and Law and Ethics classes throughout the year. We also have a great selection of on-line courses for you choose from.

Also, be sure to check out all of our other resources.

- Agency E&O through Westport/Swiss RE,
- Worker's Compensation through the Montana State Fund

- In-Home Business coverage through RLI
- Flood Insurance through Selective Flood

Be sure to familiarize yourself with all the association has to offer by visiting our website www.iiamt.org.

Please feel free to reach out to me or any of the Governance Board members. Good Luck in 2018!!



Scot Solberg, CIC
IIAM President
Lewistown Insurance

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Please extend a warm welcome to our new members!

<p>Billings Kautzman Insurance Miriam Avery Insurance Raychel Carlson Insurance</p>	<p>Choteau Rocky Mountain Insurance Services, LLC</p>	<p>Missoula Montana Central Insurance Agency, Inc.</p>
<p>Bozeman Rocky Mountain Insurance Group, LLC</p>	<p>Helena Rocky Mountain Insurance Group, Inc.</p>	<p>Phillipsburg Granite County Insurance</p>

Who's Who at the Big "I" in Helena

There have been a few changes over the last year at your association office. We thought you'd like a list of who to contact for each program:

Kerri Emmons

CEO/Executive Director

Membership, Legislative Issues, Carrier Relations, Convention

406-442-9555 ext 105

kemmons@iiamt.org

Natalia Rogers

Program Manager

E&O, Worker's Comp, RLI Program, Special Events, Website Support

406-442-9555 ext 106

processing@iiamt.org

Connie Jacobson

Education Coordinator

Continuing Education, Newsletter, Convention

406-442-9555 ext 101

education@iiamt.org

Mary Vogl

Bookkeeping

Accounts Receivable, Accounts Payable, General Office Services

406-442-9555 x 103

accounting@iiamt.org

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Commercial Property CIC

Are you struggling to keep up with ISO changes?

Do you really know and understand Commercial Property coverages, Causes of Loss Forms, Endorsements, Inland Marine coverages, and Time Element coverages?

This knowledge is essential when the competitive heat is turned up high. You simply cannot afford to lack confidence or make a mistake!

Regardless of the time or the economy, insurance professionals must remain vigilant and up to date on the latest Commercial Property topics and forms, while maintaining a solid knowledge of the basics.

If you're a committed, dedicated producer, agent, underwriter, adjuster or other insurance professional, you work too hard to let your agency or company's performance be disrupted by errors.

At the [Commercial Property Institute in Helena April 9-12, 2018](#), you'll learn balance sheet topics such as property valuation, consequential loss, and endorsements that can change the valuation method used for real property and business personal property (including inventory). Business income, or how to protect the income statement, is also addressed.

[REGISTER](#) 

Monthly 2017 Legislative Changes Webinars Starting In February!

When: Third Thursday of Each Month in 2018

Where: Online Webinar

Instructor: Scott Tuxbury

Cost: \$30.00

CE: 1 MT

[REGISTER](#) 

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Farewell to IIAM Legend Bill Mitchell

Bill was born in Roundup, Montana, on January 26, 1926 to Wilmer Ashford Mitchell and Margaret Helen (Reeploeg) Mitchell. With his younger brother, Richard G. (Dick), the family moved to Miles City in 1933 when his father established the W. A. Mitchell Company which initially managed farm and ranch properties.

Bill was an independent insurance agent for 53 years from 1950 until his retirement in October 2003. While he was active in the business he served as President of the Montana Association of Independent Insurance Agents (1969-1970), as a member of the national Travelers Leadership Council, and the USF&G National Advisory Council (1980-1990).

He valued the relationship he had with his customers greatly, striving to help them in their endeavors. He

was well-respected by the insurance companies as well as his customers. The motto of the W. A. Mitchell Agency was, "The Agency of Service."

Wilmer Ashford Mitchell, Jr., passed away on November 20, 2017 in Green Valley, Arizona, where he had spent the winter months for the last several years. [read more](#)

Thank you Bill for everything you have done for agents across this great state.

Should friends desire, memorials may be made to the Custer County Art Center Foundation, P.O. Box 1284, Miles City, Montana 59301. [Return to table of contents](#)



Reasons to Buy Your E&O Insurance from the Big "I" Professional Liability Program

Our dedicated professional state association staff understands your competitive environment.

#1

 **Big "I" PROFESSIONAL LIABILITY**

For a quote contact Natalia Rogers at (406) 442-9555 x106 or nrogers@iiamt.org, or visit www.iiamt.org

The advertisement features a blue background with white and yellow text. At the bottom, there is a photograph of two hands in business attire pulling on a thick rope. The logo for 'Trusted Choice' is on the left, and the 'Big I' logo is on the right.

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CREATE AN OPTIMAL BRAND EXPERIENCE.



Trusted Choice® will pay you to enhance your brand. We will reimburse a portion of expenses incurred in 2017 by Trusted Choice agencies in cobranding, advertising and marketing materials; and in creating or updating a digital presence to include the Trusted Choice logo, link to the Trusted Choice website and Pledge of Performance.

Contact Trusted.Choice@iiba.net or go to independentagent.com/mrp for more information today.



Rosendale Advises Montanans to Prepare for Flooding

THERE IS A 30 DAY DELAY ON MOST FLOOD INSURANCE POLICIES

HELENA, Mont. – Insurance Commissioner Matt Rosendale is advising Montanans to prepare for flooding by purchasing flood insurance well in advance of warmer temperatures.

Flood insurance policies typically do not take effect until 30 days after purchase, so people should plan ahead for properties at risk of flooding.

“People living near rivers or streams should be especially mindful, as ice jams can cause flooding earlier in the season than many expect,” Rosendale said. “One ice jam on the Yellowstone a few years ago flooded about 800 acres of our ranch pasture and nearly came up to our house.”

Flooding is the number one natural disaster in the United States and there are many misconceptions

about flood insurance. There is no guarantee that floods will be declared a disaster to open up federal assistance. Most homeowner’s policies do not cover flood insurance, and about 20 to 25 percent of all flood claims come outside of a high-risk flood area.

“Everyone should consider themselves susceptible to flooding and take steps to be prepared for that risk,” Rosendale said. “Every property owner should consider their options to purchase standalone flood coverage to protect their assets.”

Just a few inches of water can cost thousands of dollars in damage to walls, floors, furniture, carpets and other personal property. The average flood claim in Montana is nearly \$13,000. Statistics indicate there

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is a one-in-four chance that a homeowner will experience a flood over a span of 30 years. 25 percent of flood insurance claims come from moderate to low risk flood areas.

Most flood policies are secured from the National Flood Insurance Program (NFIP). The NFIP program is overseen by the Federal Emergency Management Agency (FEMA), which serves as the federal backstop for flood disasters.

There is typically a 30 day waiting period when purchasing a new policy before it becomes effective, which can be a factor as flood season approaches.

Montana also has more private flood insurance options than ever. In 2015, the Montana legislature

passed House Bill 94, which opened the marketplace to consumers by allowing a multi-peril insurance product that protects against flood, landslide, and earthquake.

These programs are often more affordable and can provide better insurance protection to consumers. Many of these policies have only a 10 day waiting period before becoming effective.

“The time to purchase flood insurance for 2018 is now,” Rosendale said. “Waiting until you see the water rushing is too late to be thinking about flood insurance.”

More information on the available options for flood insurance is available on the [CSI website here](#). For a more comprehensive overview of flood insurance, visit www.FloodSmart.gov

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As a Big I Member you have access to flood coverage through Selective and HCIT's Flood/Earthquake/Landslide product.

[Selective HCIT](#)

Agribusiness Insurance Seminar Returns to Great Falls

April 4, 2018 · Great Falls · 9am-4pm

The incomparable Casey Roberts is returning once more for the Agribusiness and Farm Insurance Specialist (AFIS) seminar: **Farm Auto, Workers Compensation, and Umbrella Insurance.**

This course examines forms of liability insurance that play an important role in protecting farm and agribusiness operations: vehicle insurance, workers compensation and employers liability insurance, and umbrella/excess policies.



- Agribusiness Vehicle Exposures
- Overview of the Business Auto Policy and Covered Auto Symbols
- Auto Liability Insurance

- Business Auto Endorsements and Other Policies
- Introduction to Workers Compensation
- The Workers Compensation and Employers Liability Policy
- Workers Compensation Policy Endorsements
- Overview of the Workers Compensation Marketplace
- Rating Workers Compensation Risks
- Excess and Umbrella Liability Insurance

Join us on April 4th in Great Falls Montana at the Holiday Inn. (AFIS seminars may be taken in ANY order. This is Part 3.)



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January—February Schedule

Date	Topic	CE	LINK	Location
1/23/2018	Rental Cars: More Than Meets the Eye	2	register	Online
1/23/2018	E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)	3	register	Online
1/23/2018	COPE – Property Underwriting and Effective Loss Control	2	register	Online
1/23/2018	E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)	3	register	Online
1/25/2018	E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)	3	register	Online
1/25/2018	E&O - Roadmap to Policy Analysis - Part I	3	register	Online
1/25/2018	E&O - Roadmap to Policy Analysis- Part II	3	register	Online
1/25/2018	E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)	3	register	Online
1/26/2018	Personal Fraud Protection	1	register	Online
1/29/2018	Environmental Strategist- Part 3 - Environmental Risk Management	1	register	Online
1/29/2018	The Ultimate Account Manager-Part 1 - Characteristics of the Ultimate Account Manager	2	register	Online
1/30/2018	Insurance Claims That Cause Problems!	3	register	Online
2/5/2018	General Homeowners Section 1, Part 1	2	register	Online
2/6/2018	E&O Risk Management – Meeting the Challenge of Change-1 (6 hrs) Event	6	register	Online
2/6/2018	The Guy in the Bar is Back	3	register	Online
2/6/2018	E&O - Roadmap to Policy Analysis - Part I	3	register	Online
2/7/2018	Insurance and BBQ - The Hidden Connection	3	register	Online
2/8/2018	Business Fraud Protection	1	register	Online
2/8/2018	Certificates of Insurance – Emerging Issues and Other Stuff that May Scare You!	3	register	Online
2/12/2018	General Homeowners Section 1, Part II	2	register	Online
2/12/2018	Cyber Gaps, UASs and TNCs	3	register	Online
2/13/2018	E&O - Roadmap to Policy Analysis- Part II	3	register	Online
2/13/2018	General Personal Auto Policy Parts D, E, & F	2	register	Online
2/14/2018	Personal Lines Claims That Cause Problems	2	register	Online
2/14/2018	Environmental Strategist- Part 2 - Strategies for Transferring Environmental Exposures	1	register	Online
2/15/2018	E&O Risk Management – Meeting the Challenge of Change-1 (6 hrs) Event	6	register	Online
2/15/2018	National Flood Insurance Program Basic Course - 2016	3	register	Online
2/15/2018	2017 Legislative Changes to Montana Insurance Statutes	1	register	Online
2/16/2018	Shake, Rattle, and Roll with it- Earthquake Basics	1	register	Online
2/19/2018	General Homeowners Section II, Part I	2	register	Online
2/20/2018	E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)	3	register	Online

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Date	Topic	CE	LINK	Location
2/20/2018	E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)	3	register	Online
2/20/2018	Ethics in Today’s Changing Times	4	register	Online
2/20/2018	Insurance Claims That Cause Problems!	3	register	Online
2/22/2018	E&O Risk Management – Meeting the Challenge of Change-Part 1 (3 hrs)	3	register	Online
2/22/2018	Insurance and the Property Lease	2	register	Online
2/22/2018	COPE – Property Underwriting and Effective Loss Control	2	register	Online
2/22/2018	E&O - Roadmap to Policy Analysis - Part I	3	register	Online
2/22/2018	E&O - Roadmap to Policy Analysis- Part II	3	register	Online
2/22/2018	E&O Risk Management – Meeting the Challenge of Change-Part 2 (3 hrs)	3	register	Online
2/23/2018	Personal Fraud Protection	1	register	Online
2/26/2018	General Homeowners Section II, Part II	2	register	Online
2/26/2018	Environmental Strategist- Part 3 - Environmental Risk Management	1	register	Online
2/26/2018	The Ultimate Account Manager-Part 1 - Characteristics of the Ultimate Account Manager	2	register	Online
2/27/2018	Rental Cars: More Than Meets the Eye	2	register	Online
2/27/2018	Home Based Business Exposures	2	register	Online

2018 CISR SCHEDULE

Date	Title	Location	Link	CE
3/6/2018	Commercial Casualty I (CISR)	Bozeman	register	7
3/22/2018	Commercial Casualty II (CISR)	Missoula	register	7
4/3/2018	Insuring Personal Auto Exposures (CISR)	Billings	register	7
4/19/2018	Personal Residential (CISR)	Great Falls	register	7
5/1/2018	Insuring Commercial Property (CISR)	Billings	register	7
5/15/2018	Agency Operations (CISR)	Missoula	register	7
6/5/2018	Personal Lines Miscellaneous (CISR)	Helena	register	7
9/13/2018	Commercial Casualty I (CISR)	Kalispell	register	7
9/25/2018	Commercial Casualty II (CISR)	Bozeman	register	7
10/11/2018	Insuring Personal Auto Exposures (CISR)	Helena	register	7
10/23/2018	Commercial Casualty II (CISR)	Great Falls	register	7
11/15/2018	Insuring Personal Auto Exposures (CISR)	Kalispell	register	7

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