



April 2016

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IA Magazine Agency Profile Features Local Agency

The March issue of IA Magazine profiled Montana's own McMeel Insurance. Here is an excerpt of their article, "Small But Mighty":

Location: Great Falls
Founded: 1979
Employees: 3

"This is an insurance office?" That's the first question visitors ask Mike and Di Rydell. From building their own agency management platform to launching Montana's first CoderDojo, the couple happily flouts agency tradition in favor of their own business model. But as third-generation owners, they also respect the lessons of their family predecessors.

At 36, Mike Rydell says staying "small and true to ourselves is our best course."

2015 was the firm's best year. [McMeel's](#) retention rate is about 95% and most clients are long term. Federal crop insurance composes half of McMeel's business, and Mike visits every farm. Most are within an 80-mile radius in Montana's golden triangle for wheat and barley, but others are scattered throughout western U.S. states. "We're hands on," he says. [read full article](#)



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Why 'Time Management' Is Critical to Your Agency

Bill Wilson, CPCU, ARM, AIM, AAM



According to a composite of several time management studies, the average worker "wastes" about 1-1/2 hours per day...**47 days** (over 1-1/2 months) **per year**. The annual "opportunity" cost (just in salary and benefits) to the employ-

er is equal to 20% of payroll.

On the expense side, if that lost time could be recovered, it would take only **five** employees to do the same amount of productive work that six do now...in other words, a 50-person staff could produce the same results as a 60-person staff.

On the revenue side, if that lost time were to be recovered and converted into commissions from new business and/or account development of existing business, the increase in revenue would be even more dramatic than the reduction in expenses since employees (should) generate revenue in a greater proportion than their salary expense.

As a rule of thumb, assuming that employees are operating at just 80% of their productive capacity, for each \$500,000 in premium volume, *the agency is spending about \$10,000 too much or losing perhaps \$20,000 in revenue*. If you have a \$50,000,000 agency, wouldn't it be nice to have an additional \$1-2 million in pure profit annually?

An agency management study conducted several years ago indicated that a motivated producer can produce **50% to 100% more** than an unmotivated producer and that clerical productivity can almost

always be improved by **at least 15%**. According to several national studies, employees CAN increase their productivity by **15% to 105%** simply through the development of effective personal management skills such as goal setting, planning, prioritizing, scheduling, and eliminating "time wasters."

From the agency's standpoint, improving productivity by 20% can **TRIPLE** before-tax profits (assuming that payroll is just 50% of commissions and return on sales is just 5%). So how do you get started in becoming more productive? Attend "The TWO Skills You Need to Be Successful as a Producer" at this year's convention, October 3-5, 2016. The first hour of this program presents a "7 Maxims" framework for getting control of your time and becoming more productive as an individual and organization.

What's the second skill, you ask? Tune in to next month's issue of Tags and find out!

Bill Wilson, CPCU, ARM, AIM, AAM, is Associate VP-Education & Research and Director-"I" Virtual University for the Independent Agents and Brokers of America.

You can catch him in the webinar "[The Dumb Things We Do](#)" on May 11th (filed for 3 CE), as well as during two sessions at the [IIAM/PIA Montana Joint Convention](#):

October 3— The TWO Skills You Need to Be Successful as a Producer (will be filed for 3 CE, approval not guaranteed)

October 5— Has Personal Lines Become a Commodity? (will be filed for 3 CE, approval not guaranteed)

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Social Platform Tools that Will Help Boost Your Marketing Communications (Part 1) Steve Anderson

Helping your agency be visible to the online consumer is an important part of your agency's marketing communication process. Using the appropriate tools is an excellent way to streamline the process of building your social presence. Any brand presence on social media is worthless if it fails to connect with the right audience in a relevant way.

Following are a few social platform tools that will help you build visibility and reduce the amount of time you have to invest on these marketing efforts:

- BoardBooster

[BoardBooster](#) is a tool that will help you schedule and manage Pinterest postings. It has many features that will kickstart your marketing strategies. In addition to scheduling pins, it allows you to loop activity. With this feature, you can update your board by repinning an older pin and then get rid of the existing pin or the latest pin based on their performance. This helps you by repinning great material on a regular basis. The free version allows for 100 pins per month. Paid plans start at \$5 for 500 pins per month. [[See pricing plans.](#)]

- Revive Old Post

If your agency website uses the WordPress platform, this could be a great plug-in to add. Once you have installed [Revive Old Post](#), this plugin will extract the existing collection of blog posts and automatically post them on Facebook, Twitter, and LinkedIn accounts respectively. It keeps your old articles live by sharing them in driving more traffic to your website.

With this tool, you do not need to bother scheduling your most recent and significant articles on your social media accounts. You just need to arrange it and monitor the flow of traffic with automation. A Pro (paid) version adds additional functionality.

- Google Photos

Google Photos Using pictures and images in your articles and on social platform posts is essential to getting someone's attention. Using personal pictures is a much better way to engage with someone than simply grabbing a stock photo.

The updated [Google Photos](#) platform is a great way for you to more easily manage your pictures and images. When you install Google Photos on your computer and other mobile devices, the program will automatically start uploading your images and video to your Google Photos account.

The benefits of using Google Photos to upload your pictures include:

- All your pictures are transferred automatically to Cloud as a backup.
- You can easily transfer your photos among various devices. For instance, you can take a picture with your camera and download it onto your phone through Google Photos and post it on Instagram.
- Google Photos will automatically create stories, animations, and collages with your best pictures. I have found these to be quite compelling.

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- Using machine learning that recognizes images, you can search for different photos just by topics and faces.

As in many Google products, there is no cost for using the Google Photos service.

I recommend you experiment using these tools to see which ones might be relevant to you. A key to continuing to develop your online presence is consistency. Using just one of these tools could help you save significant time and allow you to streamline the man-

agement of your social presence. Next week, I'll share a few more tools I've come across in Part Two.

Steve Anderson provides information to insurance agents about how they can use technology to increase revenue and/or reduce expenses. He speaks professionally to hundreds of agents each year on the future of technology, the social web, and how insurance agencies can establish their Internet presence.

Steve will be presenting at the [Ruble Graduate Seminar in Bozeman, August 3-6, 2016](#).

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Ask Bob Bob Biskupiak, CIC, CPCU

I receive regulatory questions on a periodic basis and thought it would be beneficial to share the most common questions and answers with our member agencies.

How long do producers need to retain records pertaining to insurance transactions?

Three years is the minimum required by law, however, you may want to check with your insurance companies to verify if they require you to retain the records for a longer period of time. Agencies have also made the decision to retain documentation for longer periods as a matter of business practices.

33-17-1101. Place of business -- display of license -- records. (1) A resident insurance producer shall maintain a place or places of business in this state accessible to the public. A nonresident insurance producer may maintain a place or places of business in this state. An insurance producer's place or places of business must be a place in which transac-

tions are conducted under the insurance producer's license. The address of the primary place of business must appear on the license. This section does not prohibit the maintenance of a place of business in a licensee's place of residence.

(2) The license or, if the insurance producer has more than one place of business, a copy of the license must be conspicuously displayed in a part of the place of business customarily open to the public.

(3) The insurance producer shall keep at a place of business complete records pertaining to transactions under the license for a period of at least 3 years after completion of the respective transactions, except that a title insurance producer, as defined in [33-25-105](#), shall retain records as provided in [33-25-214](#) and [33-25-216](#).

If you have any regulatory or legislative questions, please direct them to Bob Biskupiak, bbiskupi-ak@iiamt.org, or (406) 442-9555 extension 102.

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Why Many Producers Fail

Brandie J Hinen, Powerhouse learning

For young or new agents, one of the most direct paths to success and increasing compensation is aggressive production. When you demonstrate that you can move the products and turn happy customers into delighted clients, you get noticed and you get opportunities.

However, there are some pitfalls that the best producers have learned to avoid. After working with hundreds of producers, managers, service staff and carrier teams alike, I've identified eleven common reasons many producers don't make it in the industry.

1. NOT HAVING ENOUGH TO WORK ON. Even if you're great at qualifying, learning to listen and asking the right questions, not having enough of "X" types or sizes to work on will ensure steady decline in your numbers and your self esteem. You'd be amazed at the producers I find that have fewer than 50 prospects to work on for the year; for most that is a recipe for failure.

2. NOT MAKING A REQUEST. Whether it's in prospecting energy or the energy to get off the couch and ask your agency principal, your account manager (CSR/CSA), your underwriters, or anyone else for help, producers who aren't pests at asking often will find themselves disappointed at the lack of attention. People aren't mind readers – make a request.

3. AGENCY LEADERS AREN'T REALLY ACTING LIKE LEADERS. Our industry is a "deep end of the pool" type of industry. We have a "Throw 'em in. If they paddle, they'll make it" kind of philosophy. Think about it, would you really do that to someone close to you, like a family member? In most cases, the answer is no. The sad part is that a little more pain in training NOW will likely pay off BIG later. Short term pain in getting them trained right will help them feel better about their efforts, and will help managers feel more settled in knowing the signs if they don't have the stuff to make it. Many managers wait way too long to let someone go because they feel guilty about not offering enough training up front. Save the time, the disappointment, the money and the blame. Care enough to invest in training and coaching your producers to succeed.

4. AGENCIES DON'T USE THE RESOURCES THEY ALREADY HAVE AVAILABLE. You have staff that are more knowledgeable in key areas than even your seasoned producers. Let your team help bring producers along instead of hoping they pick it up by osmosis or in next year's CE class. Carrier relationships, how to deal with difficult customers, great client service and coverage knowledge - don't underestimate the education and experience of your service team.

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5. REFERRAL SOURCES AT YOUR FINGERTIPS GO UNTAPPED. I teach producers how to work referrals right from the beginning. How? New producers have great referral advocates in the existing house accounts that most agencies have on auto-pilot.

New producers working a new niche program can go out with their cold call prospect list to those existing loyal insureds and ask, "I'm going to call on these accounts anyway...would you be willing to just take a look at my list and let me know if there's anyone here you could tell me about?"

Referrals have the lowest acquisition cost, and the highest hit ratios of anything you can be doing today.

6. NOT LEARNING THE PEOPLE SIDE OF THE BUSINESS. Do you remember the good ol' days of learning? You know, the incessant desire we once had in the 80's and early 90's for identifying and overcoming weaknesses and becoming a better professional, and in fact a better human being? Hopkins, Ziglar, Nightingale? Then came Covey, Collins and Drucker.

Motivational speakers were at an all time high. And so were the follow up cassette tapes and then CDs. It was a time for learning about people, the psychology of sales, and understanding more about the way people think, act and feel.

I tell the agencies I coach, if you don't think we're in the psychology business, think again. We are in a service industry. We work with helping people, with strategy, positioning and adversity EVERY DAY. Isn't it time to begin a culture of learning about the people side again?

7. HAVING SOMETHING TO BELIEVE IN. If you talk with me, you know one of my core principals is having a vision powerful enough to call me through the pain of transformation (change).

I learned the power of vision (and the powerlessness of not having one) 15 years ago when I attended a momentous four-day workshop. The experience changed my life, and led me to empower others for having something to believe in. It's no wonder that many producers, and agency owners feel lost, especially in this tough time.

What do you believe in? Is it evident in the physical and material circumstances around you?

8. ALL TALK, NO ACTION. Ever catch yourself saying, "I've heard that before" or "I've seen that" or "We tried that, it didn't work?" It's easy to say "I'm busy" and complain about the lack of results. I hear a lot of wishful talking out there. It's been going on for years in our industry. Producers and agency owners talk a lot about their intentions, and often leave it at that. Make promises, and have the character to demonstrate the promise through your actions (that's commitment). Our society has lost the honor of our word. Be one of the ones to LISTEN to the words you say, how often you make promises, then DO what you say, and mean it. People will believe you the next time you talk.

9. NOT HAVING A PLAN to go with the dream. Dreams matter, and so does the paperwork to go with it! Goal setting can be an exhausting process; that's why many of you have quit doing it. So stop trying so hard to get everything perfect and just put

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down your best guesses and go out there and live it. Be specific. Identify BY WHEN. Don't tell me "in the next year" or "sometime in the 3rd Quarter". Want to see progress, team? Ask each other "What will be done, and by when?" Then celebrate when it gets done!

10. THEY DON'T MOVE. C'mon, you're going to screw up anyway! What I mean is, even the best dreams are in your head and the best plans are just on a piece of paper. Go out and LIVE. The rest is just a fantasy. Living your plan gets you honest real quick, and since we're human, we're going to make mistakes. Here's an example: If you don't have enough in your pipeline, you'll know the very first week when you don't see enough people. Can't close any deals? Better get some coaching or mentoring on why people aren't comfortable buying from you or your agency. Only the weak complain and stay stuck in blaming others. Get up; take a stand;

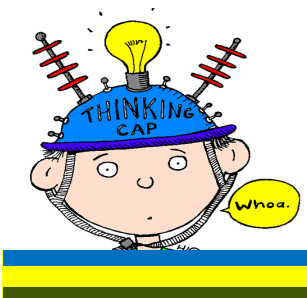
move on. And be honest enough to change.

11. THEY DON'T MOVE LONG ENOUGH. Most buyers are ready to buy after ten contacts and most of us quit at four says one recent study. Another gives the following: 80% of sales are made between at the fifth to twelfth contact. That's a BIG variable. Here's the point: don't let your head trash get in the way. If you make a call, leave a message, stop by, send a letter and then follow up, YOU'RE JUST GETTING STARTED. Don't get discouraged, get determined. Homework: Read the section on The Flywheel Effect in Jim Collins' Good to Great. Stick at it; things will get better because you are getting better at persevering or getting honest about what you need to change to win.

Join Brandie on April 29th in Billings for "How to Transform Your Agency to Create An Exceptional Customer Service Experience." (1pm-4pm, filed for 3 CE – approval cannot be guaranteed.)

Brandie is also leading our [Professional Development webinar series](#).

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Tidbits & Fun Facts

showcase our documentary, **Gold Diggers: Investment Fraud in the Treasure State**.

The tour will stop in Bigfork, Polson, and Kalispell, Conrad, Shelby, Chester, Havre and Malta in April.

A Free Meal & A Movie Event is Coming to a Community Near You

The Office of the Commissioner of Securities and Insurance, Montana State Auditor, will be hosting a free "Meal and a Movie" in a community near you to

The event is free and open to the public. View a complete schedule of events at www.csimt.gov/fraudtour

Narrated by award-winning actor Bill Pullman, Gold Diggers explores two cases of securities fraud in Montana through the testimony of the victims. The documentary shares how investigators helped recover over \$3 million stolen from Montanans.

RSVPs are encouraged to help us with a head count for meals however we also welcome drop-ins. You [Click here](#) to RSVP or learn more about the event here. If you have any questions, please contact [Emily Samhammer](#) at 406-444-3412.

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What Is InsurPac?

As the federal government exercises more regulatory power over financial services, the future of the insurance market is becoming dependent on agents' ability to engage in the federal political process. The Big "I" federal government affairs team advocates for agents in Washington, but they can't do it alone.

InsurPac is the federal political action committee (PAC) for independent agents and it works hand in hand with the association's advocacy efforts. As a multimillion dollar PAC, it is among the top one tenth of one percent of all federal PACs in terms of size and effectiveness.

InsurPac uses its size to develop Big "I" relationships with members of the U.S. House, Senate and candidates for federal office. Every day there are dozens of fundraising events happening in your nation's capital. The entry ticket to these events is a PAC contribution. Elected officials who receive InsurPac support might not always vote with agents, but it does enable the Big "I" to constantly remind officials about where agents stand on important issues. With so many competing interest groups vying for time with members

of Congress, PACs help groups break through the noise.

While InsurPac is tied to the Big "I", it cannot use any corporate funds to make contributions to federal campaigns. Therefore, it solicits voluntary, personal contributions from agents throughout the country, and then distributes 100% of that money to Congressmen, Senators and candidates for federal office

who support small business and the independent agency system.

Every year, thousands of individuals step up to support

InsurPac with amounts ranging from \$20 to \$5,000. They understand that a reasonable investment today helps protect their bottom line tomorrow.

Montana agents and young agents have consistently exceed our state goal, donating more than \$12,000 in 2015 alone. In the past 3 years, Montana has been awarded the InsurPac Eagle Award, given to states raising an average of more than \$100 per agency.

For more information on how you can participate, please contact our InsurPac chair, Perry Wolfe.

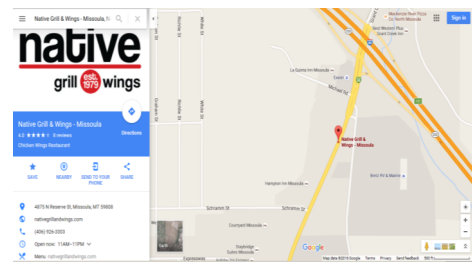


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Missoula Industry Social

5-7PM MAY 16

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Writing Flood Made Easy

At Selective, we know writing flood insurance business is complex - and agents already have a lot on their plate, so any time saved means more time for them to capture new business.

For this reason, we offer QuoteitNow - a self-service flood quoting tool that can be easily added to Selective appointed agency websites. In just a few simple steps, QuoteitNow walks customers through a flood application up to binding and directs them to contact the agency to finalize the process.

Why not maintain a personal touch with customers, while empowering them to start the flood quote process on their own - and at their convenience? Work with Selective to save time, save money and drive

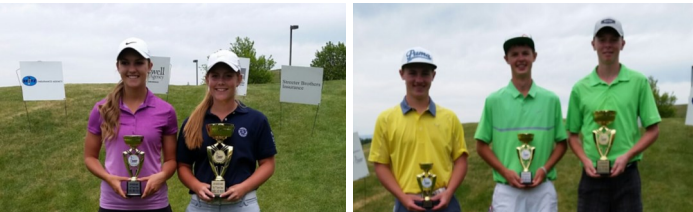
business. To learn more [watch our brief video](#) here. For additional questions or to become a Selective appointed flood agent, contact Quoteit-now@selective.com today.

Big "I" Flood and Selective's relationship helps deliver members an unparalleled flood program combined with several layers of support to meet any and all flood insurance needs. The program has no minimum written premium volume requirements or access fees.

Becoming appointed to write flood business is easy. Simply contact Selective at floodsales@selective.com or (877) 348-0552, option 5, and identify yourself as a Big "I" member.

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Save the Date! Trusted Choice Jr Golf Classic



It's GOLF season! And the Montana Young Agents have been busy organizing the 2016 Montana Trusted Choice Big "I" Junior Classic.

The tournament will be held at the Bridger Creek Golf Course in Bozeman, Montana, on June 15th & 16th.

The Trusted Choice Junior Golf Classic is the annual state qualifier for the Trusted Choice Big "I" National Championship, the 3rd oldest junior golf event in the United States. It has served as a national championship challenge for our nation's most accomplished

junior golfers since 1969.

This state tournament is open to any junior golf player who has not reached his/her 19th birthday prior to August 4th, 2016. Please share this information with your clients, family and friends. The application is [available here](#).

Hole Sponsorships Available

This is a great way to promote your agency as well as help Montana youth attend the National Big "I" Tournament. Contact Bryan Hall at (406) 922-6036.



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Subscribe to the State Auditor's Office Notices

The Office of the Montana State Auditor, Commissioner of Securities and Insurance is streamlining the notification process of advisory memos and administrative rules.

To be emailed new advisory memos and/or administrative rules, you must subscribe to the Notices email list.

You can sign up at <http://eepurl.com/bRMWjH> or at

www.csimt.gov on the Laws and Rules or Advisory Memos page.

IMPORTANT

When you sign-up you can choose what topics interest you and you'll only receive communications relevant to those choices.

Once you have signed up, please add saoadvisories@mt.gov and saorules@mt.gov to your contact list to avoid notifications being filtered as spam.

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Montana Farmers Union Insurance Agency
Montana Insurance Managers, LLC
Montana Schools Group Insurance Authority
Montana State Fund
Pennsylvania Lumbermen's Mutual Ins. Co.
Rain & Hail, LLC

Stieg & Associates Insurance

Interested in becoming an Associate member or Agency member?

Please visit our website at www.iamt.org/membership or contact Kerri Emmons at (406) 442-9555 extension 105.

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GOLD DIGGERS: INVESTMENT FRAUD IN THE TREASURE STATE

Meal & A Movie
A FREE EVENT
IN A COMMUNITY NEAR YOU

Featuring
Gold Diggers: Investment Fraud in the Treasure State

This event brought to you by:

The advertisement features a movie poster for 'Gold Diggers: Investment Fraud in the Treasure State' on the left, showing a close-up of an elderly man's face. The main text is in white and gold on a dark red background. A 'FREE ADMIT ONE' ticket stub is shown on the right. Logos for the Investor Protection Trust and CSI (Commission of Securities & Insurance) are at the bottom.



Event Name	Date	CE	Location
Insurance and BBQ - The Hidden Connection	4/19/2016	3	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures	4/19/2016	1	Webcast
Pollution...You're Not Properly Insuring It	4/20/2016	filed	Webinar
Dueling Additional Insured Endorsements	4/21/2016	1	Webcast
Commercial Lines Claims That Cause Problems	4/27/2016	2	Webcast
Home Based Business Exposures	4/28/2016	2	Webcast
Personal Lines Miscellaneous (CISR)	4/28/2016	7	Bozeman
How to Transform Your Agency to Create an Exceptional Customer Service Experience	4/29/2016	filed	Billings
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	5/3/2016	1	Webcast
Making the Most Out of Your Company Relationships (Sales Teams)	5/5/2016	n/a	Webinar
Making the Most Out of Your Company Relationships (Leadership)	5/5/2016	n/a	Webinar
Commercial Casualty II (CISR)	5/5/2016	7	Great Falls
COPE - Property Underwriting and Effective Loss Control	5/10/2016	2	Webcast
2015 Legislative Changes to Montana Insurance Statutes	5/16/2016	1	Missoula
Agency Management Institute (CIC)	5/16-19/2016	20	Missoula
Insurance and BBQ - The Hidden Connection	5/17/2016	3	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures	5/17/2016	1	Webcast
Agency Operations (CISR)	5/19/2016	7	Kalispell
Dueling Additional Insured Endorsements	5/20/2016	1	Webcast
Insuring Personal Auto Exposures (CISR)	6/2/2016	7	Billings
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	6/7/2016	1	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures	6/14/2016	1	Webcast
Commercial Lines Claims That Cause Problems	6/16/2016	2	Webcast
Dueling Additional Insured Endorsements	6/20/2016	1	Webcast
Insurance and BBQ - The Hidden Connection	6/21/2016	3	Webcast
Home Based Business Exposures	6/23/2016	2	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	7/12/2016	1	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures	7/12/2016	1	Webcast
Insurance and BBQ - The Hidden Connection	7/19/2016	3	Webcast
Dueling Additional Insured Endorsements	7/19/2016	1	Webcast
COPE - Property Underwriting and Effective Loss Control	7/26/2016	2	Webcast
Ruble Graduate Seminar (CIC)	8/3-5/2016	16	Bozeman
Commercial Lines Claims That Cause Problems	8/4/2016	2	Webcast

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Event Name	Date	CE	Location
Emotional Intelligence & Negotiations (Sales Teams)	8/9/2016	n/a	Webinar
Environmental Strategist Part 1 - Managing Environmental Exposures	8/9/2016	1	Webcast
Emotional Intelligence (Leadership)	8/9/2016	n/a	Webinar
Insurance and BBQ - The Hidden Connection	8/16/2016	3	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	8/16/2016	1	Webcast
Dueling Additional Insured Endorsements	8/17/2016	1	Webcast
Home Based Business Exposures	8/23/2016	2	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures	9/6/2016	1	Webcast
COPE - Property Underwriting and Effective Loss Control	9/14/2016	2	Webcast
Personal Residential (CISR)	9/15/2016	7	Kalispell
Insurance and BBQ - The Hidden Connection	9/20/2016	3	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	9/20/2016	1	Webcast
Dueling Additional Insured Endorsements	9/22/2016	1	Webcast
Commercial Casualty I (CISR)	9/29/2016	7	Bozeman
IIAM/PIA Joint Agents Convention	10/3-5/2016	var.	Missoula
Environmental Strategist Part 1 - Managing Environmental Exposures	10/4/2016	1	Webcast
Relieve Stress with Time Management and Workflow (Sales Teams)	10/11/2016	n/a	Webinar
Creating a Multi-Generational Workflow (Leadership)	10/11/2016	n/a	Webinar
Insuring Commercial Property (CISR)	10/13/2016	7	Helena
Insurance and BBQ - The Hidden Connection	10/18/2016	3	Webcast
Commercial Lines Claims That Cause Problems	10/20/2016	2	Webcast
Dueling Additional Insured Endorsements	10/21/2016	1	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	10/25/2016	1	Webcast
Home Based Business Exposures	10/27/2016	2	Webcast
Commercial Casualty II (CISR)	10/27/2016	7	Missoula
Environmental Strategist Part 1 - Managing Environmental Exposures	11/1/2016	1	Webcast
Ethics	11/2/2016	3	Billings
2015 Legislative Changes to Insurance Statutes	11/2/2016	1	Billings
Commercial Multi Lines Institute (CIC) NEW TOPIC	11/2-5/2016	20	Billings
Dueling Additional Insured Endorsements	11/14/2016	1	Webcast
Insurance and BBQ - The Hidden Connection	11/15/2016	3	Webcast
COPE - Property Underwriting and Effective Loss Control	11/16/2016	2	Webcast
Personal Residential (CISR)	11/17/2016	7	Missoula
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	11/29/2016	1	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures	12/6/2016	1	Webcast
Referral Lead Generation in 2017 (Sales Teams)	12/6/2016	n/a	Webinar
Interview Tips to Find Your Top Hires in 2017 (Leadership)	12/6/2016	n/a	Webinar
Commercial Casualty I (CISR)	12/6/2016	7	Great Falls
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures	12/13/2016	1	Webcast
Home Based Business Exposures	12/13/2016	2	Webcast
Commercial Lines Claims That Cause Problems	12/14/2016	2	Webcast
Dueling Additional Insured Endorsements	12/20/2016	1	Webcast
Insurance and BBQ - The Hidden Connection	12/20/2016	3	Webcast