



June 2016

Like us on Facebook for info on products, events, industry news and more! Click here >>

BRIDGING THE GAP	1
GET YOUR GAME FACE ON	2
TAKE A NEW LOOK AT INSURANCE FOR THE OFFICE PROFESSIONAL	3
GET MORE VALUABLE TRAFFIC FROM YOUR SOCIAL SHARES WITH SNIP.LY	4
QUICK TIPS FOR SUCCESSFUL APPOINTMENTS	5
MIEF OFFERS SOFT SKILLS, ACCOUNT MANAGEMENT AND PROFESSIONAL DEVELOPMENT TRAINING	7
TIDBITS & FUN FACTS	7
NEW AGENTS' COUNCIL ON TECHNOLOGY WORK GROUP SPOTLIGHT WEBINAR SERIES	8
EDUCATION CALENDAR	8

 **Find us on Facebook**

Tips, infographics, & articles for you to share with your customers.
Association notices. Education info.
like the [Independent Insurance Agents of Montana on Facebook](#) for these and more!

Bridging the Gap Natalia Rogers

Much has been said over the past few years about the talent and knowledge gap facing our industry in the next decade.

The Montana Insurance Education Foundation has two scholarships to help bridge that gap.

- **Rick Mart Scholarship** - focuses on bringing Young Agents to their first Big "I" of Montana event. Once there they'll be introduced to products and markets available in the state, attend CE training, and develop relationships that will help keep them engaged and learning.
- **Darrell Bjornson Scholarship** - focuses on the continued professional development of agents. Need AMS training? A refresher course on business etiquette? Courses don't have to be CE approved or Big "I" sponsored.

Increase Awareness

Our major source of funding for these scholarships comes from you, our member agents and company partners.

Help us increase awareness and offer more scholarships by attending the [MIEF Darrell Bjornson Memorial Golf Tournament & All-Industry Dinner](#) this August 2nd in Bozeman.

Cost is \$125 per golfer and includes 18 holes of golf, golf cart, and dinner. Prizes and games will take place all afternoon and into the dinner. **Dinner is free and open to all.** [Register for Golf and/or RSVP for Dinner](#)

Golf tournament proceeds benefit the Darrell Bjornson Scholarship Fund. Dinner proceeds benefit the Rick Mart Scholarship. MIEF is a 501(c)3.

[Return to table of contents](#)

GET YOUR

The 85th Annual Independent Insurance Agents' Association of Montana Convention is being held October 3-5 in Missoula, Montana.

Our event is being combined with the PIA of Montana's annual convention, for the **first-ever IIAM-PIA Montana Conference**.

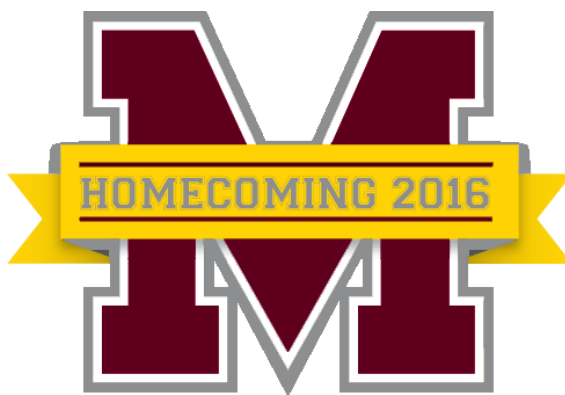
Bigger and better than before, the event will feature the best of both associations with a line-up of continuing education, professional development and networking opportunities, annual agent/business meetings, awards banquet and the largest industry tradeshow in Montana.

Missoula is our host city for 2016, and we'll be rolling into town just in time for the University of Montana's Homecoming Weekend. Come armed with plenty of Montana team spirit for some homecoming themed fun!

Schedule of Events

While the convention doesn't officially open until mid-Monday, early arrivals may take advantage of tee times or hiking opportunities.

The convention will officially start with lunch on October 3rd, featuring **Commissioner of Insurance Monica Lindeen**. The afternoon offers concurrent Professional Development sessions. Bill Wilson will be presenting "[The TWO Skills You Need to be Successful as a Producer](#)". Brandie Hinen will be speaking on "[Agency Perpetuation & Succession Planning](#)". Each topic has been filed for 3 CE in Montana.



GAME FACE ON

When the afternoon session wraps up, join us for a **Texas Hold 'Em Poker Tournament** with light refreshments. (Don't play poker? Don't worry. We have a few other games up our

sleeves to keep you entertained!) The bulk of the evening will be free; why not switch things up and invite your company rep out to dinner?

The Tuesday morning session will feature concurrent business/annual meetings for each association, as well as our company partners meeting.

We'll also be giving you the opportunity to pick up that **2015 Legislative Update** credit with Bob Biskupiak, CPCU, CIC at 10:15am.

The **Exhibitor Tradeshow** opens at 11:30 with scrumptious appetizers, prizes and team spirit activities. Which company will win the Tradeshow Participation Trophy this year? Then join several of our Sponsors on local tours and activities before you round out the day with a reception and banquet featuring.

Wednesday morning will conclude our convention with concurrent continuing education topics. Bill Wilson joins us once more with "[Has Personal Lines Become a Commodity?](#)" (filed for 3 CE in Montana). Scott Tuxbury, Big Sky Underwriters, and Scott Anderson, Concorde General Agency, will be presenting "[Demystifying the Surplus Lines Monster](#)" (filed for 3 CE in Montana)

More information is available on convention website, www.mtjointconference.com or use these links:

[REGISTRATION](#) [SPONSOR INFO](#) [EXHIBITOR INFO](#)

[Return to table of contents](#)

TAKE A NEW LOOK AT INSURANCE FOR THE OFFICE PROFESSIONAL

The RLI Home Business Insurance program is available for professionals who provide their services out of their residence location or temporarily away from their residence location.

The following are Professional Offices the HBI program would be interested in:

- Actuarial Consultants
- Advertising Services/Marketing Consultants
- Computer Programmer/Software Developers
- Consultants (other than computer or personal)
- Counselors/Therapists
- Lawyers/Paralegals
- Employment Agency/Headhunters
- Risk Management Professionals
- Stock Brokers*
- Nutritionists
- Human Resource Consultants
- *Stock Brokers without discretionary trading authority

The Home Business Insurance policy is based on the ISO BOP Policy and excludes Professional Liability. The HBI policy would provide comprehensive coverage for the business personal property used in the professional's day to day operations, along with business general liability coverage, medical expenses for customers injured on the professional's premises, business income/interruption coverage and many other valuable BOP coverages.

Professionals who carry a professional liability policy can be referred to our underwriting staff for review. Contact Joni Pancoast at (406) 442-9555 extension 104 for more information.

Company Partners

DIAMOND



PLATINUM



GOLD



BRONZE



Met Life Auto & Home

[Return to table of contents](#)

GET MORE VALUABLE TRAFFIC FROM YOUR SOCIAL SHARES WITH SNIP.LY

by Steve Anderson

One of the strategies to Mastering Your Internet Presence that will increase your visibility online is to share articles you think might be of interest to your target audience. This is why every agency should be consistently sharing interesting articles on platforms such as Facebook, Twitter, LinkedIn, and Google+.

This type of Content Curation — reading and then sharing interesting information — is one of the better strategies to use. For me, the goal of sharing articles is to always have someone go to my website and begin engaging with me.

The problem with posting a link to an article on someone else's site is not having the opportunity to send them to my website when they finish reading. I just have to hope they will want to learn more about me and what I offer.

Lately, I have been using a service called Snip.ly that helps solve this problem.

Snip.ly shortens the original URL of the content I want to share into a snip.ly link. This link places a call to action button at the bottom of the original post on the website where the article is hosted. The Snip.ly call to action button allows me to drive some traffic back to my website with a simple click. You can start using Snip.ly for your social sharing by following these steps:

- 1) Go to Snip.ly (this is not a .com address) and sign up for a free account. There are paid options that add more functionality, but the free account will give you a feel for how the process works.
- 2) Find an article you want to share on your social platforms. Like any social share, this should be an

article you think would be of interest to your target audience.

- 3) Copy the URL of the article into the Snip.ly bar on the homepage of the website.
- 4) Click the “snip” button and customize the box that pops up. You have a lot of control over what the pop-up box will look like on the page. This is also where you add the web page (landing page) for readers to visit.
- 5) Share the Snip.ly link on your various social platforms just like you would any other link.

There also is a [Chrome browser extension](#) that makes “snipping” content very easy. Every time you visit an interesting page, you can “snip” it right from your browser’s toolbar and post directly to your social platforms. This is what I use most of the time.

All accounts come with an analytics dashboard. The panel provides information such as the number of snips created, the number of clicks generated, average time on the page, etc.

The goal of all social sharing is to create engagement with your target audience. Snip.ly has proved to be a very useful tool to share good curated content and drive people back to my website.

Learn More:

Steve Anderson will be speaking on “Innovations in Agency Technology” and “Advanced Sales Techniques for the Small Commercial Account” at the [Ruble Graduate Seminar in Bozeman, August 3-6, 2016](#).

[Return to table of contents](#)



Quick Tips for Successful Appointments by Brandie Hinen

Have you thought about the natural process we all go through in making decisions?

We all – yes, even your buyers - go through a series of little bullet points:

- What’s important to me?
- Is it to my benefit?
- Do I see a value in putting the time to it?

If you cannot bring someone the emotional or mental intrigue to continue a conversation, they likely will not genuinely have time or tolerance in their day to continue. Use a simple approach rather than a complex one. People want authenticity in their relationships, not canned scripts like “we have a special program.”

Consider an approach such as:

“We work with X and X and X and when I was talking with them recently I asked who else I should be speaking to, and they mentioned they do business with you. Can I come by and just introduce myself and find out whether we’d be a good fit?” OR

“I was driving by and noticed your fleet in the yard. You know, we work with X and X and X; do you know any of those guys? We do a lot in your area/line of work, and I’m wondering if I could come by, introduce myself...”

So, let’s just say you got the appointment, and not

you’re ready to get in. Here are some quick tips that have helped me accomplish my goals and give a good impression:

- 1) Be clear about your purpose; begin with the end in mind. Think about what you are “committed to cause.” I know these are strange words we often do not use in day to day communication. What I mean is: what is the *experience* or *emotion* you want to create **for the other**? Openness? Honesty? Willingness to move ahead? I promise that you WILL create or evoke a response – the question is: do you want to be aware or not aware of what that is?
- 2) Think about what you offer that they may be intrigued by. Do you offer a service, approach, system or process that will genuinely help them achieve their wants?
- 3) Remember that this is one of the multiple decisions that this person has already made today. Can I make their decision EASY to do business with you?
- 4) Over 65% of the population are visual learners who like to see things. That’s likely you and your buyer both. I think to myself, “What can I draw on a sheet of paper or show that is appealing to them?” P.S. It’s not your agency’s \$5.00 tri-fold brochure.

[\(Continued on page 6\)](#)

[Return to table of contents](#)

	Acquire. Retain. Cross-Sell. We can help grow your business in more ways than one.	
Bismarck Branch: 800.472.2117 Home Office: Des Moines, IA		www.emcins.com

[\(Continued from page 5\)](#)

5) Think about who the audience is. What line of work are they in? What do you know about them as a person? Do you need to do some research on the web or in the manual?

Who do you already know or who does the agency work with or currently insure that may know this person already? Having a personal reference or recommendation can make all the difference in moving ahead or being seen as just another desperate soul looking to “get” something from them.

RELAX. Be comfortable in your own skin. This one takes many of us a lot of years ...and some of us more years than others! The more comfortable you are just being yourself, the better you’ll present, and the clearer you’ll think.

Consider the other. What could be going on for this person as a person? Think about putting yourself in

their shoes ... think to ask questions instead of selfishly telling all about you and your product. Too many producers remind me of that country song, “Wanna talk about me, Wanna talk about I, Wanna talk about number one...”

Do more research before your next appointment. First, research your own motives. If your thoughts are mostly about you, you’re starting off on the wrong foot. Next, research more on who you’re going to see. Think about them as a person who likely has some connection to another person you or your organization already works with.

About the author

*Brandie Hinen is the Founder and CEO of Powerhouse Learning. Learn more at www.PowerhouseLearning.com, [email Brandie](mailto:brandie@powerhouselearning.com), or call 208 316 7656. **Brandie will be speaking at the IIAM-PIA Joint Convention October 3-5, Billings.***

[Return to table of contents](#)

You have goals.

Nationwide® has independent solutions to help you meet them.

Whether you’re looking to build, grow or sell your agency, Nationwide offers you choice when it comes to independent solutions and partnership opportunities.

For more information, contact Scott Welch at 406-396-2237.



Nationwide®
is on your side

Not all Nationwide affiliated companies are mutual companies and not all Nationwide members are insured by a mutual company. Nationwide, Nationwide is On Your Side, and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2015 Nationwide NPO-0627A0 (08/15)

MIEF Offers Soft Skills, Account Management and Professional Development Training

The Montana Insurance Education Foundation (MIEF) now has soft skills and technical training available through the Agents' & Brokers' Education Network (ABEN) online platform.

Topics are available as live webcasts or on-demand courses. *(Not all courses are approved for CE)*

[The Ultimate Account Manager](#)

Three webcasts focused on the characteristics of the successful account manager, the insurance marketplace, and finally desk management & risk management. All three webcasts are approved for CE credit in Montana, and can be taken individually.

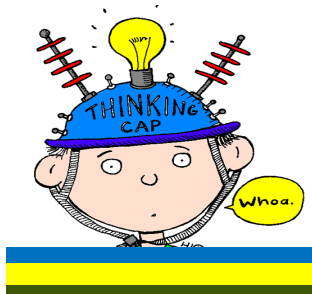
[CSR Essentials](#)

This 3-part series discusses Personal Time Management, Relationship Management, and Verbal Communication Skills. Webcasts can be taken individually or as a bundle.

[Additional offerings](#) include sales, customer service, communications, relationships, workflows, writing, leadership, body language, human resources, social media, agency perpetuation and more.

Visit <http://iamt.aben.tv> and select category "Professional Development" or "CSR Training". If you have questions, all Natalia at (406) 442-9555 ext 106.

[Return to table of contents](#)



Penny Evening Workshops

Money Matters for Montana Penny

Women think, spend, and invest money differently.

That's why Montana's Commissioner of Securities and Insurance Monica J.

Tidbits & Fun Facts

Lindeen is bringing women together for free evening workshops to talk about money, investing and planning for their future -- no financial experience necessary.

Attendees will hear personal stories from people who've changed their lives through smart financial decisions. They will learn from each other's experiences through:

- Discussions on the unique strengths of women who invest and how to avoid fraud;
- Networking with women who want to grow their personal wealth
- Investment education without any sales pitches

There are two events planned in June.

Helena	Bozeman
June 22, 2016	June 28, 2016
6:00 – 8:30 pm	6:00 – 8:30 pm
ExplorationWorks!	Bozeman Public Library
995 Carousel Way	626 East Main Street
Helena, MT	Bozeman, MT

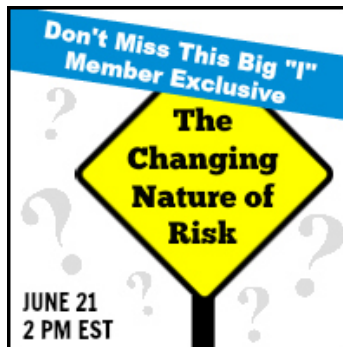
The Penny Workshops are free to attendees. Register at www.csimt.gov/penny

[Return to table of contents](#)

NEW AGENTS COUNCIL FOR TECHNOLOGY WORK GROUP SPOTLIGHT WEBINAR SERIES

Along with ACT’s biannual meetings, Big “I” members can get involved in various work groups throughout the year.

The Changing Nature of Risk, eSignature, Small Commercial Rating, Customer Experience, Security Issues and Strategic Future Issues are just a few ACT Work



Groups focused on driving technology workflow improvements to enhance agency productivity, security, sales and service.

Join ACT’s executive director Ron Berg live on Tuesday, June 21 at 2pm ET.

[Register here!](#)

[Return to table of contents](#)



EDUCATION CALENDAR

Event Name	*pending approval	Date	CE	Location
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
Drones, AKA Unmanned Aerial Vehicles		6/22/2016	2*	Webinar
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
Fixing Personal Lines Coverage Gaps		7/20/2016	2*	Webinar
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
Emotional Intelligence & Negotiations (Sales Teams)		8/9/2016	1	Webinar
Emotional Intelligence (Leadership)		8/9/2016	1	Webinar
Environmental Strategist Part 1 - Managing Environmental Exposures		8/9/2016	1	Webcast
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

(continued on page 9)

[Return to table of contents](#)

Event Name	*pending approval	Date	CE	Location
Home Based Business Exposures		8/23/2016	2	Webcast
Fixing Commercial Lines Coverage Gaps		8/23/2016	2*	Webinar
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	1	Webinar
Creating a Multi-Generational Workflow (Leadership)		10/11/2016	1	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	1	Webinar
Interview Tips to Find Your Top Hires in 2017 (Leadership)		12/6/2016	1	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

[Return to table of contents](#)