



March 2016

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

<a href="#">MARCH MADNESS IS HERE</a>	1
<a href="#">IIAM/PIA JOINT CONVENTION DETAILS ANNOUNCED</a>	2
<a href="#">INSURANCE AGENTS: HOW TO CREATE VALUE IN A GOOGLE WORLD</a>	3
<a href="#">BIG "I" APPLAUDS HOUSE COMMITTEE ACTION ON FLOOD INSURANCE BILL</a>	6
<a href="#">CSI LAUNCHES FLOOD INSURANCE RESOURCE PAGE</a>	6
<a href="#">EXCLUSIVE! REVITALIZE YOUR VALUE TO YOUR PROSPECTS AND YOUR CLIENTS</a>	7
<a href="#">TIDBITS &amp; FUN FACTS: WILLY'S CHILI</a>	7
<a href="#">E&amp;O Q&amp;A WITH MARY LAPORTE</a>	8
<a href="#">HORRIBLE COMMERCIAL LINES POLICY FORMS TO AVOID OR BE WARY OF</a>	9
<a href="#">DARRELL BJORNSON MEMORIAL GOLF TOURNAMENT</a>	9
<a href="#">RLI PERSONAL UMBRELLA POLICE: A SMART SOURCE OF PROTECTION FOR YOUR CUSTOMERS</a>	10
<a href="#">IIAM MEMBER CLASSIFIEDS</a>	10

## March Madness is HERE!

March is the month we all go a little bit crazy over basketball. Everywhere you look, there's a bracket waiting to be filled out!

We're no exception.

### Welcome to the IIAM BENEFITS BRACKET CHALLENGE

We have your "Sweet 16" member benefits already populated into the bracket for you; all you need to do is pick who you think will come out on top for the Elite 8, Final 4 and our eventual champion.

You could win one of three cash prizes, from \$100 to \$25.

### [DOWNLOAD YOUR BRACKET](#)

All brackets should be submitted by 5pm on March 23, 2016 to [education@iiamt.org](mailto:education@iiamt.org) or faxed to (406) 442-8263.

**First Place - \$100**

**Second Place - \$50**

**Third Place - \$25**

Updates will be posted on:

IIAM Facebook Page and on [www.iiamt.org/contests](http://www.iiamt.org/contests)

March 27th—Elite 8 Announced

April 2nd—Final 4 Announced

April 4th—Champion & Winners Announced

[Return to table of contents](#)

# IIAM/PIA Joint Convention Details Released

Mark your calendars now for the IIA of Montana and PIA Montana joint-convention on **October 3-5, 2016**.

Missoula will be the host city for this exciting event. The venue will be the DoubleTree Hotel right on the river.

The registration website will be available soon, but we wanted to make sure you block out the time now.

We're excited about combining the strengths of our two associations to bring all Montana agents a conference featuring continuing education, professional development and networking opportunities, annual agent/business meetings, awards banquet and the largest industry tradeshow in Montana.

A strong contender for the theme this year is "Homecoming", sharing in the annual MSU vs UM football rivalry taking place in Missoula October 1st. Keep your eyes peeled and your ears open for further details on how you'll be able to participate in the fun.

## Schedule of Events

Our convention will open with lunch on October 3rd, featuring Commissioner Monica Lindeen. The afternoon offers concurrent Professional Development, with a session for Leadership/Agency Owners and a session geared toward Producers/Sales Teams/CSRs. We'll be incorporating a special PIA Montana tradition



Independent Insurance  
Agents of Montana



with a Poker Tournament and light hors d'oeuvres on Monday evening. The bulk of the evening will be free; why not switch things up and invite your company rep out to dinner?

Day Two of our joint convention 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 with scrumptious appetizers will be followed by afternoon tours and activities led by several of our Sponsors.

Round out the day with a reception and banquet featuring each association's top awards and entertainment.

Our final morning will feature concurrent tracks focused on continuing education for Commercial Lines and Personal Lines.

We're super excited about this year's event, and hope to see you there. Registration will be opening soon so **SAVE THE DATE now! October 3-5 in Missoula.**

[Return to table of contents](#)



# Insurance Agents: How to Create Value in a Google World

by [Carrie Reynolds](#), CIC

If you're an insurance agent and haven't been living under a rock for the past 6 months, I'm confident you've heard about Google Compare- the online portal for consumers to shop for auto insurance. It's been operating across the ocean for a while, and was just introduced to the U.S. last year.

So when the announcement came recently that Google Compare was closing up shop, to say I was happy was an understatement. But let the announcement also serve as a warning.

Now is not the time to sit back and enjoy the ride. We Still Have Work to Do.

Because I promise you my friends, just because this venture failed does not mean the next one will. Do you honestly think there isn't another entrepreneurial spirit out there that isn't working day and night to create a model that works?

We can't be naive. And we can't afford to become fat cats. Yes, take a moment and cheer to the rooftops for this victory.

Moment over.

Don't you dare take it easy. Don't you dare ease up. You must continue to bring something extra to the table so when someone DOES find the magic formula, you aren't left in the dust. You need to create that sometimes elusive creature, VALUE.

## How to Create Value in a Google world

Many insurance industry folks preach bring value and they are absolutely right. Here's how you accomplish that.

**People can be replaced.  
Value cannot.**

### **Develop a clear brand and communicate that brand to your customers and prospects**

If people don't know what you stand for and how that can help them in the process of researching and eventually purchasing insurance, then you've already lost. You MUST be different than the guy down the street. You MUST show how your differences translate into WINS for your marketplace.

And here's a bonus tip: when you have a clear brand, all your messaging becomes so much easier. From social media, your website and even printed material, you have a unifying message that can be replicated and built upon so people can identify who YOU are and how what you do solves their problems and makes their life easier.

And you're not the guy down the street, or the direct writer or the 8 million other insurance folks out there. You're you. And that's the defining difference.

Here's a few of my articles discussing personal branding and agency branding. Take them for a spin.

[Personal Branding: A Guide for Individuals & Small Businesses](#)

[How Should I Brand an Independent Insurance Agency?](#)

[Insurance Agents: You Must Humanize Your Brand. Now.](#)

*(Continued on page 4)*

[Return to table of contents](#)

*(Continued from page 3)*

### **Get involved with Social Media- participation is no longer an option**

If your primary market is personal lines, then you need a presence online. Period. Even if your focus is commercial lines, I'll still argue that an online presence is valuable (in the video section below).

But here's the thing: some insurance agency owners should NOT be the voice of the agency's social media. Maybe they're quiet, have lost touch with customers, or have no personality. I've seen all of these and I cringe every time. If that's you, do yourself a favor and find someone else in your agency that would be a better choice. Because at the end of the day, if you suck as a person, you'll really suck online. And it will be amplified 100 fold.

And I know I'll get grief, but another option is to outsource your social media. Now, before you throw tomatoes, let me qualify: if you go this route, there are GOOD and there are BAD companies that can do this for you. I've experienced both. Your mission is to find a company that works WITH you to accomplish your social media goals (and yes, you need to have them). They need to understand your brand and be able to consistently reinforce that brand through content. This is a true partnership and when executed this way, works brilliantly.

Full disclosure: I just recently went the outsourcing route via Robyn Sharp of [Mega Agency Marketing](#). She is a joy to work with and took the time to understand the goals I wanted to achieve, and creates content based on those goals. She has captured the personality and brand of my agency to a "T" which is reflected in the family/community oriented posts and pictures, as well as fun memes and other graphics. I would wager a guess that no one has realized I'm not the one physically creating and posting the content on

our Facebook page, as well as a few other platforms.

Why did I go this route? Because Robyn can do in an hour what it takes me 5-6 hours to do throughout the month. And that doesn't include the time I spend writing blog posts (minimum 2 hours). That's time I could be spending with my husband and kids. And she does it as well, if not better than I can. That lets me focus on the things only I can do, such as blogging, running the agency and writing the occasional insurance policy.

### **Embrace Video- because your marketplace craves it**

I've always shied away from video, because A) I don't like being on camera and B) didn't want to go back to school to get a degree in videography.

But thankfully, due to a [recent insurance conference](#), I was introduced to Animoto, a very easy to use software that can create amazing videos, without needing technical know-how. Here was my answer to my video problem.

So when I returned from the conference, it was on. I have been on a video creating extravaganza ever since. And let me share a big secret with you- I nearly passed out shooting my first video. I was sweating and had cold, clammy hands. But I did it. And so can you.

Here's some examples of videos I've created recently:

- [Why Choose Us](#)– emphasizes our focus on families and communities, with plenty of staff & family photos and photos of community events we participate in.
- [2016 Referral Program](#)– my daughter and I having fun talking about our referral program, with some props thrown in for good measure. We laughed so hard during shooting, especially when we flubbed the lines.

*(Continued on page 5)*

[Return to table of contents](#)

(Continued from page 4)

- “Insurance in 1 Minute or Less video series” - short & simple videos answering common insurance questions. [Video 1- Comprehensive vs. collision;](#) [Video 2- Flood on an auto and home insurance policies.](#)

Will these videos ever win an Academy Award? Nope. Will I suddenly get a call from Hollywood demanding that I come audition? Nope. Will they reinforce our branding of being local, helpful and personable and make us more easy to find online? YEP. And that’s all that matters. These are all examples of How to Create Value in a Google world.

And for you commercial lines folks here’s a million dollar idea- ask your commercial clients if you can shoot a video of their business and you’ll provide it to them free of charge to be used in whatever way they choose. Or if you’re out prospecting, shoot a video of a business you’d like to insure and provide it to them, no strings attached. Bet you get a nice tour of the business and a pleasant conversation with the owner. That just happened to me. Because what business owner DOESN’T love to talk about his or her business?

### Create a memorable customer experience

There are a million things you can do here, but the moral of the story is: Create a customer experience so powerful that your customers can’t hold back from sharing with their friends & family. Here’s a list of ideas:

- Call people by name.

- Note anniversary dates in your management system and send out a card (could be electronic or traditional).
- Note kids names in your management system, so you can ask in casual conversation how the kids are doing.
- Note other life events such as birth of a baby or wedding, and send a small gift.
- Create a welcome kit (either paper or digital) introducing people to your agency, staff, expectations, and any marketing messages you want to communicate.
- Provide a free newsletter that actually has valuable information, and one who’s main message isn’t “BUY FROM ME!”
- Involve your customers in the planning and marketing of your special events. That could include having them do a promo video.

Here’s an article I wrote for GROW if you want to take a deeper dive- [Forget Customer Service- Create Customer Experience Instead.](#) And here’s a quick read: [Warning: Creating a Positive Customer Experience Can Help Your Business.](#)

**If we don’t want to be blindsided by the next “interruption” to the insurance industry, we’ve got work to do. And there’s never been a better time than now. Are you with me?**

*Carrie Reynolds, CIC, is co-owner of Alan Galvez Insurance, and specializes in insurance marketing. She is the creator of the insurance brand “Confessions of an Insurance Goddess.” [read more](#)*

[Return to table of contents](#)

count on



**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](http://www.emcins.com)

# Big “I” Applauds House Committee Action On Flood Insurance Bill

Legislation would ensure private policies will count as continuous coverage under NFIP terms

WASHINGTON, D.C., March 2, 2016—The Independent Insurance Agents & Brokers of America (IIABA or the Big “I”) today applauds the U.S. House of Representatives Committee on Financial Services for reporting H.R. 2901, the “Flood Insurance Market Parity and Modernization Act,” by Reps. Dennis Ross (R-Florida) and Patrick Murphy (D-Florida), to the full House for consideration.

This bill ensures that policyholders will not lose their flood insurance subsidies or their grandfathered status should they decide to move their coverage from the National Flood Insurance Program (NFIP) to a private market policy and one day wish to return to the NFIP.

“This is critical language for independent insurance agents and their customers,” says Charles Symington, Big “I” senior vice president for external and government affairs. “We would like to thank the bill sponsors for including language in the legislation that categorically states that having an active flood insurance policy, whether that be through the NFIP or through the

private market, is considered ‘continuous coverage for the mandatory purchase requirement’.”

This language ensures that consumers can move seamlessly between the NFIP and the private market, and provides more choices for flood coverage. The bill also clarifies that a private flood policy can satisfy the mandatory purchase requirement for flood insurance and that state insurance regulators possess the authority to make that determination.

“The Big ‘I’ thanks Reps. Ross and Murphy for introducing this important legislation that appropriately confirms the authority of state insurance regulators to define what is ‘acceptable’ private market flood insurance in lieu of an NFIP policy,” continues Symington.

“This language further strengthens the flood insurance market by increasing the likelihood that private insurers will continue to explore entering the flood insurance market as a complement to the NFIP, which is a critical program to millions of consumers across the country. We urge the full House to consider this legislation quickly.”

[Return to table of contents](#)

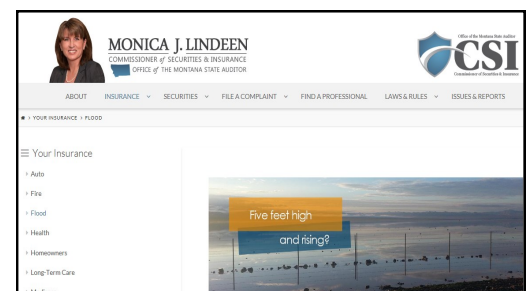
## CSI Launches Flood Insurance Resource Page

State lists agents selling flood insurance on their website

The Montana Commissioner of Insurance has developed an [online flood insurance resource](#) for consumers. This resource includes answers to the most common questions consumers ask about flood insurance consumers. [It also provides consumers with a list of licensed agents selling flood coverage.](#)

Don’t miss out on this opportunity to get your name in front of consumers! If you’re selling flood insurance, especially our exclusive HCIT Flood, Earthquake & Landslide policy, let the CSI office know. [Email Tim Morris](#) today.

[Return to table of contents](#)



*Exclusive!*

# Revitalize Your Value to Your Prospects and Clients

## An experience in organizational improvement

Developing an exceptional client experience is critical to not only the retention of your customers, but your reputation as an independent agent. We get that.

We also get it's overwhelming pinpointing where to start and what to do.

This exclusive three hour workshop\* on **April 29th** in **Billings, Montana** is designed to help you do that very thing.

Topics include:

- Creating an Exceptional Client Experience
- Staff Efficiency, Productivity and Creating a Culture of Accountability

- Strategic Planning and Goal Achievement
- Client Retention

You'll gain insight into ways to create a customer experience that will have customer loyalty increase dramatically. You'll also learn the power of conversations for action, and how goal achievement is attained through creating a sustainable culture of accountability.

Join Brandie Hinen, nationally recognized professional coach and educator, for this exclusive event.

*\*This course will be filed for 3 hours of continuing education credit. We cannot guarantee it will be approved.*

[Return to table of contents](#)



### Tidbits & Fun Facts

#### Willy's Chili

##### Combine in a pot:

- 3 cans dark red kidney beans
- 2 cans light red kidney beans
- 1 can diced tomatoes
- 1 can crushed tomatoes
- 1 can tomato sauce
- 1.5 cups catsup
- 2 oz. chili powder
- 2 tsp cumin powder

Simmer on low heat while preparing ground beef.

##### Brown in a skillet:

- 2 lbs lean ground beef (ground round or ground chuck)
- 1 medium Bermuda onion, chopped (optional)
- 1 oz. chili powder
- 1 Tsp paprika
- 1 Tsp lemon pepper (optional, black pepper OK)

Cook thoroughly, drain WELL, and combine into pot above.

Continue to simmer the chili until the acid cooks out of the tomatoes (probably no more than a couple of hours), stirring occasionally to prevent sticking on the bottom of the pot.

Feel free to add more chili powder to taste.

Simple recipe, but GREAT chili! Three time retired winner of the Johnny Cash Burning Ring of Fire Chili Cook-off Contest (not affiliated in any way with any person, living or dead, including Johnny Cash).

∞

Recipe provided by Bill Wilson, IIABA Associate VP of Education & Research & Director of Big "I" Virtual University.

Not only does Bill tear it up in the kitchen, he sets the classroom on fire. We're lucky to have him back in Montana one more time before he retires! He'll be at the IIAM/PIA Joint Convention October 3-5 in Missoula. (Try out his famous chili and let him know how it was this October!)



[Return to table of contents](#)



# E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

to put together pieces of a puzzle as to what occurred between the customer and the agency. If the reader cannot understand what the documentation says, it could mean the difference in the outcome of the claim.

Abbreviations help save time,

and everyone's time in the agency is precious. It is perfectly acceptable to use abbreviations, as long as everyone else knows what they mean. Many agencies take this seriously, and include a list of accepted abbreviations in their written standards and procedures. This is what I recommend. In this way, a guideline is provided as to which abbreviations may be used, and no others are acceptable.

I suggest you invest just a little time to create this list. Ask each person in the agency to make a list of the abbreviations they use and include their definition. Then pull the lists together and create a master list. You may need to say "no" to some just to keep the list manageable. The typical lists I see are about two pages long, so don't be surprised as to how many abbreviations are being used. Also, allow the list to be updated occasionally. It is expected that during the first few months of use that someone will think of one that they forgot to originally include.

When file audits are performed, check to verify that only approved abbreviations are being used. In the event of an E&O claim, you can provide the list to your attorney so that it can be used as a "key" to help understand the documentation.

*Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to [marylp@lpinsuranceconsult.com](mailto:marylp@lpinsuranceconsult.com)*

[Return to table of contents](#)

**Q.** We have read your columns before about the importance of documentation. We think you know how busy we are, and that sometimes there just isn't time to go into great detail. Most of us in the agency do a good job, but we are concerned about a couple of the CSRs (mostly one) who go overboard with abbreviations. We all use abbreviations in our documentation, but sometimes we can't understand what others have written. How do you know when abbreviations are OK to use, and when it can be too much? We all want to condense what we write and not have to "write a book" each time we document. What are your thoughts in this area?

Carla & Jen, Minnesota

**A.** Carla & Jen, I am glad to hear that you have been reading the columns and I hope you continue to find them beneficial. Thank you for sending in this great question.

The quality of documentation is really determined not when you enter it, but some later time when you need that information. Usually you need that information so that you can properly provide service to your customer. But when an E&O claim occurs, that is really when your documentation will be tested.

At that time, other people will be reading your notes and trying to make sense of them. They will be trying



# HORRIBLE COMMERCIAL LINES POLICY FORMS TO AVOID OR BE WARY OF

March 23, 2016 @ 11:00 - 2:00 p.m., 3 CE

Bill Wilson, CPCU, ARM and John Eubank, CPCU, ARM

Have you ever placed a commercial lines account with an insurer, particularly an E&S carrier or even an admitted carrier in a tough market like the construction industry, and gotten a lengthy package of all kinds of policy forms and endorsements you didn't specifically ask for?

How carefully do you vet these forms as to their impact on your customers? Do you know how to tell which are ISO "standard" forms and which are proprietary company forms? Have you seen a pattern of indiscriminate use of exclusionary endorsements like an absolute pollution or liquor liability exclusion?

Do you understand the "RTFP" and "Where's Waldo" doctrines? Would you like to see what could be the worst insurance policy in history?

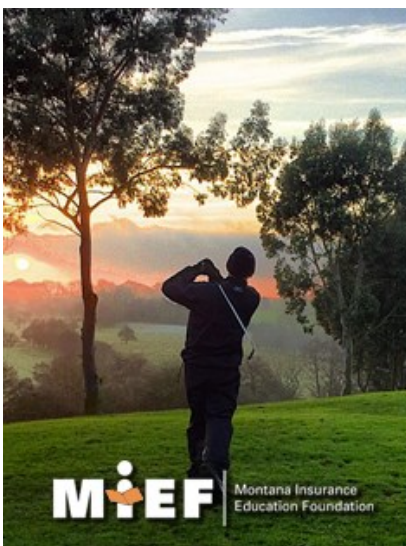
Then join us for this new and enlightening webinar. In addition to almost 50 ISO endorsements, we will examine a number of non-ISO forms in these categories:

- Illusory coverage
- Ambiguous policy provisions

- Manuscript forms
- Forms that tie coverage to class codes
- "Special condition" and "contractor warranty" endorsements
- Additional insured endorsements
- Residential and habitational construction exclusion endorsements
- Breach of contract exclusions
- Prior work exclusions
- Sunset clauses
- WC/EL exclusions and limitations
- Driver exclusions

For more information or to register, [click here](#).

[Return to table of contents](#)



## JOIN US FOR THE DARRELL BJORNSON MEMORIAL GOLF TOURNAMENT

AUG 2, 2016 BRIDGER CREEK GOLF COURSE BOZEMAN, MT

\$20,000  
HOLE-IN-ONE  
PRIZE!

2PM  
SHOTGUN  
START &  
SCRAMBLE

WIN  
PRIZES &  
GIVEAWAYS ALL  
DAY LONG

Join us for a banquet after the event! All proceeds from the tournament will benefit the **Darrell Bjornson Professional Development Scholarship Fund**.

# RLI PERSONAL UMBRELLA POLICY

A smart source of protection for your customers.

Do your customers need an RLI Personal Umbrella Policy? If they can answer "yes" to any of the following questions, you need to be talking to them about RLI's Personal Umbrella Policy.

- Do you have a family?
- Do you own a home or car?
- Do you want to protect your future earnings?
- Do you want to protect your assets against a lawsuit or judgment?

A personal umbrella policy will increase your customers' overall liability coverage with an extra layer of protection beyond the basic coverage provided by their homeowners and insurance policies. And RLI has

25 years of experience underwriting standalone personal umbrella policies in all 50 states.

A real-life scenario involving automobile liability.

**Incident:** The insured was driving on a two-lane road when he struck a pedestrian walking home from work. The pedestrian suffered serious head trauma. The insured was not speeding, there was no alcohol involved and cell phone records show that no phone was in use at the time of this accident.

**Outcome:** RLI paid the \$2,000,000 Personal Umbrella policy limit after the insured's underlying auto limit of \$500,000 was exhausted.

Call Joni at (406) 442-9555 x104 for more information.

[Return to table of contents](#)

## MEMBER CLASSIFIEDS

HUB International currently has positions open across the state in Small Business, Commercial, and Personal Lines! Contact their Regional Recruiter, Rene' Critelli at [rene.critelli@hubinternational.com](mailto:rene.critelli@hubinternational.com) for more information and to submit a resume or search job openings at <http://hubcareers.jobs>.

To post openings or other information, please email [newsletter@ijamt.org](mailto:newsletter@ijamt.org).

2016 Montana Insurance Summit  
Save the date.  
September 21, 2016



Commissioner Monica Lindeen is hosting the  
**2016 Montana Insurance Summit**  
**Big Horn Resort in Billings, Montana**  
**September 21, 2016**

This all-day event is open to all insurance industry professionals, as well as to all those who serve the industry.

**Continuing education credits will be offered.**  
**Registration will open this summer.**

Suggestions for the agenda or requests to be added to the email list can be sent to the Office of the Montana State Auditor communications team at [csidigicomm@mt.gov](mailto:csidigicomm@mt.gov).

Office of the Montana State Auditor,  
Commissioner of Securities and Insurance  
840 Helena Ave.  
Helena, Montana 59601  
800-332-6148

