



April 2017

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## New Errors & Omissions Course



### *E&O - Roadmap to Policy Analysis - Part I & II*

This course is designed to guide experienced professionals step by step through the process of reading policy language, applying a basic coverage analysis to look for possible gaps in coverage, and understanding advanced coverage issues. It will explain what to look for in terms of wording, punctuation, and formatting, including negative and positive implications of specific wording. In addition, the course will address E&O loss control issues and help the agency look at ways to obtain and retain business.

Upon completion of this course, the student should be able to:

- understand important contract features in general as well as those specific to insurance policies and how they may or may not affect coverage;

- know the general sections of a policy, their purpose, how they can be modified, and the importance of each;
- understand how the sections of a policy interact and explain how they work together to determine coverage;
- explain the importance of each area of special interest and how they can affect coverage;
- understand and explain how a program of insurance should be coordinated and why it is important; and
- understand how all the above impact errors and omissions (E&O) loss control, new sales, and retention of existing business.

Completion of both parts (6 hrs total) are required to be eligible for the 10% Swiss Re/Fireman's Fund premium discount!

Register for Part I [here](#) and Part II [here](#)!

CLICK HERE TO REGISTER!

# Commercial Casualty I (CISR)

## Billings | April 25



House Bill 138 was signed into law in late February. In 2016, the Insurance Department determined that additional clarity was necessary when retail insurance agents place coverage through an intermediary (MGA). MCA 33-17-236 pertains to appointments of insurance producers by insurers. This section of code states, “An insurance producer may not claim to be a representative of or an authorized or appointed insurance producer of or use another term implying a contractual relationship with a particular insurer unless the insurance producers is an appointed insurance producer of that insurer pursuant to this section”.

The purpose of HB 138 is to bring insurance producers in compliance with the law through an affiliation agreement with a licensed intermediary. Since the retail agent does not have an appointment with the insurance company, the affiliation agreement bridges this gap. An affiliation agreement is simply the written agreement or contract between retail producers and the intermediary.

It is important to note that the original draft of the bill required the licensed intermediaries to provide a copy of each affiliation agreement to the Insurance Department. The new administration at the Insurance Commissioner’s office recognized that this would create a burden on intermediaries and not provide a clear benefit to the insurance industry and

consumers. The bill was amended through a collaborative effort by CSI and the Big “I” Legislative Committee to strike the mandatory reporting process to a more reasonable “may be provided upon request.” This is in line with one of the five key Guiding Principles I outlined for the CSI agency when I took office in January: reducing and eliminating unnecessary regulations.

**The purpose of HB 138 is to bring insurance producers in compliance with the law through an affiliation agreement with a licensed intermediary.**



My primary responsibility as the new insurance commissioner is to advocate for Montana consumers. I also firmly believe by coordinating with Montana’s insurance industry, our federal delegation, and other key

parties that we can expand market options to reduce costs in Big Sky Country. My office is always available to answer questions and take input, and we place great value on communication among our office and insurers. It is an honor to serve the people of Montana as Commissioner of Securities and Insurance.

To stay up to speed on current issues and actions, follow my new official social media accounts: “Commissioner Matt Rosendale” on [Facebook](#) and @MattRosendale on [Twitter](#).

## IIAM Special Events CGL Insurance Offers Great Rates

by John S Menyhart, CIC, WA Mitchell Agency

It’s Special Events season for Montana city parks & county fairgrounds. If you are an IIAM member, take a look at the MMIA [Special Event Liability Insurance](#) Program (pricing examples begin on page 13).

The program provides Commercial General Liability Insurance coverage **for third party events held on MMIA City Property or MACO County Property.**

- The Municipality is named as “Additional Insured” Primary & Non-contributory

- Premium(s) are based on simple Risk Levels 1, 2 & 3 and the number of people participating in the event. Liquor Liability is available if required.
- \$1,000,000 or \$2,000,000 Commercial General Liability limits are based on the Risk & Size of events.

The rates are so attractive, they may beat the Umbrella charge for the second million on your existing \$1M policy.

Contact your local city or county government for permit issues and insurance limits required. You may want to work with your mayor or city attorney to help them understand insurance issues and define limits in local city ordinance, like I did.

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Don't forget to advise that the Event Host's policy does not automatically cover all exhibitors, vendors, food caterers, bar caterers and/or musicians, who may also need to be insured. If a commercial vendor, I recommend to the City that they also require a Certificate of Insurance for proof of Work Comp and Business Auto.

- The Special Event Liability Insurance Program is written as a "Master Policy" issued to MMIA.
- A "Certificate of Insurance" is issued per event. This keeps the program simple, minimizes paperwork and keeps premiums low.
- Billing is Agency Bill. Advance payment is required to issue a Certificate of Insurance.
- There is a MINIMUM 10 DAYS to quote the event.
- Event must be on city or county property.



W.A. Mitchell Agency has been using this program for several years; so get on board. If you are already using the Special Events Liability Program, what do you think? [Let us know!](#)

Download [forms and instructions here](#), or contact [Joni Pancoast](#) at (406) 442-9555 x104.

## Motorcycle Insurance Basics

from [trustedchoice.com](http://trustedchoice.com)

Motorcycle season is upon us. Here's some great info from Trusted Choice to share with your clients:

### Motorcycle Accident Facts

- Motorcycle-related deaths increased by 55% in the past decade
- 4,500 people died in motorcycle accidents in 2010 alone
- Motorcycle injuries and deaths cost about \$12 billion annually

You know the risks are out there: a deer crossing the street in a blind curve; drivers neglecting to check their blind spot or traveling too fast through an intersection. Motorcycle riders see these dangers each time they ride.

You can't prevent an accident from happening, but you can be prepared. Some of the important measures that can make a difference include taking a motorcycle safety course, wearing protective gear, and making sure you have adequate motorcycle insurance.

What kind of policy do you need, and how much coverage should you buy? Let's discuss motorcycle insurance requirements and how you can find out more about what is required in your state.



### Motorcycle Insurance Requirements

Every state in the U.S. requires motorcyclists to have [liability insurance](#), with the exception of Washington State, Montana, and Florida. However, Florida still has a financial responsibility law, requiring motorcyclists to pay personal and property damages in an accident they cause.

Liability insurance pays (up to your set limits) for damages or injuries you cause in an accident, as well as your legal defense if needed. Because these costs can quickly soar to hundreds of thousands of dollars in the event of severe injuries, property damage or law suits, a good liability policy is highly recommended.

[Read the full article from Trusted Choice online!](#)

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# Insurance Agents' Quick Guide to Instagram

November 7, 2016 by [Ryan Hanley](#)

**Instagram has flown under the radar of most insurance agents.**

We all know that LinkedIn and [Facebook](#) are great tools for promoting their agency and generating more leads. Of course you're aware of Instagram, and you've most likely seen plenty of businesses market themselves on the image-based social media platform – but you're probably wondering how you can use it as an insurance agent. In this article, we're going to go over what you need to know about Instagram as a marketing tool and how to use it for yourself as an agent, as well as for your agency.

## What You Need to Know About Instagram

Instagram launched in late 2010 and exploded shortly after – becoming one of the biggest social media networks in the world. With the launch of their advertising platform and a large, active user base, Instagram is a marketing goldmine for businesses of all types.

### A few quick facts:

Seeing its potential, Facebook acquired Instagram in 2012 for \$1 billion. ([source](#))

Instagram has over 300 million active daily users and over 500 million monthly users. ([source](#))

Instagram's user base is growing far faster than social network usage in general in the U.S. Instagram will grow 15.1% this year, compared to just 3.1% growth for the social network sector as a whole. ([source](#))

In 2015, 59% of Instagram users used the platform daily, including 35% who visited several times a day. This 59% figure reflects a 10-point increase from September 2014, when 49% of Instagram users reported visiting the site on a daily basis. ([source](#))

In a study of 100 top brands, engagement per post has grown at a rate of 53% year-over-year. ([source](#))

## Why Insurance Agents Need to Use Instagram

In short, you need to use Instagram because your potential clients are using Instagram and a primary goal of [social media marketing](#) is building relationships on the platforms your potential customers use. However, in addition to going where your prospects are, Instagram is simply a great platform for all businesses right now.

## 5 Reasons Why Insurance Agents Love Instagram:

1. Posts are easy to create (you can do it all from your phone)

2. Audiences on Instagram are more engaged and tend to interact more than Twitter and LinkedIn, and organic reach is much easier to attain than on Facebook



3. Despite massive growth in users, insurance agencies have been slow to utilize Instagram in their marketing strategy – meaning there's less competition
4. Your Instagram content can also be shared on your other social media, increasing ROI on your content creation and driving more awareness of your agency's brand

Social media drives more traffic than any other source online ([source](#)) and Instagram is the second most popular social media network of those that are relevant for businesses

Now that you see the potential Instagram offers, let's discuss how to market your agency on Instagram the right way!

## Instagram Marketing for Insurance Agents

The saying with digital marketing goes: "content is king." On Instagram, this couldn't be more true. Cheesy stock photos and outdated-looking graphics aren't going to grow a following on Instagram. However, you also don't need to be a professional photographer either. You simply need to create content that looks good by using high-quality photos and modern design.

Every smartphone in circulation today has an HD camera built in, so taking high-quality photos throughout your day is easy. If you need some editing for your photos, I'd recommend Snapseed for both [iOS](#) and [Android](#) platforms.

A great app for sharing quotes on Instagram is [WordSwag](#).

## Two Resources for Share-Worthy Instagram Posts:

[Unsplash](#) – Free high-resolution photos  
[Canva](#) – Free editing and graphics design software

## Use Hashtags

Once you've created an attractive Instagram post, you want to make sure it gets seen by as many prospective clients as possible. That's where hashtags come in. Unlike on Facebook and Twitter, the hashtag system in Instagram works very well. In fact, identifying and using the key hashtags for your agency is one of the fundamental strategies for success on Instagram.

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# Email Etiquette Tips

*Brought to you by your Big I team*

For security and privacy reasons, it is best to **use the Blind Carbon Copy (BCC)** feature when sending an email message to a large number of people. When you place email addresses in the **BCC:** field of a message, those addresses are invisible to the recipients of the email.

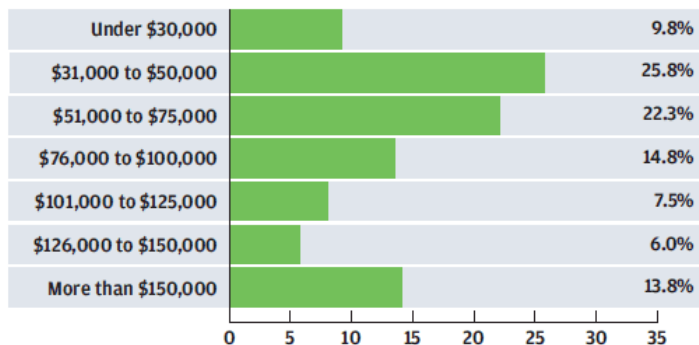


## Insurance Journal's Young Agents Survey Results Are In

Be sure to check out the [results of Insurance Journal's 2017 Young Agents Survey](#), which polled nearly 600 young professionals 40-years-old and younger. The annual survey asks young agents for their opinions on the industry, their agencies and their career as an independent agent.

The survey results were published in the [April 3 issue](#) of Insurance Journal, and if you want to retain young agents, it's an important read. Are you a young agent? Read to find out how you stack up—are you as tech-driven as your counterparts?

### What Young Agents Earn



INSURANCEJOURNAL.COM



"WE DESPERATELY NEED TECHNOLOGY THAT WILL MAKE IT 10 TIMES FASTER TO DO NEW BUSINESS AND SERVICING TASKS ON COMMERCIAL AND PERSONAL LINES IN ORDER TO EVEN REMAIN RELEVANT."

- Insurance Journal, 4/3/17



Big "I" PROFESSIONAL LIABILITY



Swiss Re  
Corporate Solutions



SELECTIVE®  
Response is everything.

# WEBINAR

**ARE YOU EQUIPPED TO HANDLE CATASTROPHIC EVENTS?**

[Register](#) for the Free Big "I" Risk Mgmt Webinar on **Wednesday, April 19** at 12-1 MDT.

This webinar series is provided by the Big "I" Professional Liability risk management team.

Log in with your Big "I" username and password to check it out!

CLICK HERE TO

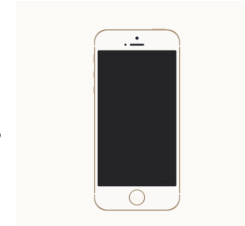
**REGISTER  
ONLINE!**

@ IIAMT.ORG > EDUCATION > CALENDAR  
mgrotzke@iiamt.org • 406.442.9555



Montana Insurance  
Education Foundation

## April—June 2017 Courses



4/11/2017 8:00AM - 5:15PM	Insuring Commercial Property (CISR)	Great Falls	7
4/12/2017 1:00PM - 5:00PM	Ethics in Today's Changing Times	None	4
4/17/2017 7:00AM - 9:00AM	General Homeowners Section II, Part I	None	2
4/18/2017 9:30AM - 10:30AM	Business Fraud Protection	None	1
4/18/2017 11:00AM - 2:00PM	Workers Compensation Beyond the Basics	Online	3
4/20/2017 8:00AM - 2:45PM	E&O Risk Management— Meeting the Challenge of Change	Online	6
4/21/2017 9:00AM - 12:00PM	Certificates of Insurance — Emerging Issues and Other Stuff that May Scare You!	Online	3
4/24/2017 7:00AM - 9:00AM	General Homeowners Section II, Part II	None	2
4/25/2017 8:00AM - 5:15PM	Commercial Casualty I (CISR)	Billings	7
4/25/2017 8:00AM - 11:30AM	E&O Risk Management— Meeting the Challenge of Change-Part 1 (3 hrs)	Online	3
4/25/2017 8:00AM - 11:00AM	E&O - Roadmap to Policy Analysis - Part I	Online	3
4/25/2017 12:00PM - 3:00PM	E&O Risk Management— Meeting the Challenge of Change-Part 2 (3 hrs)	None	3
4/25/2017 12:00PM - 3:00PM	E&O - Roadmap to Policy Analysis- Part II	Online	3
4/26/2017 8:00AM - 11:00AM	Insurance Claims That Cause Problems!	Online	3
4/27/2017 8:00AM - 11:30AM	E&O Risk Management— Meeting the Challenge of Change-Part 1 (3 hrs)	Online	3
4/27/2017 8:00AM - 11:00AM	E&O - Roadmap to Policy Analysis - Part I	Online	3
4/27/2017 12:00PM - 3:00PM	E&O Risk Management— Meeting the Challenge of Change-Part 2 (3 hrs)	None	3
4/27/2017 12:00PM - 3:00PM	E&O - Roadmap to Policy Analysis- Part II	Online	3
4/27/2017 1:00PM - 3:00PM	The Ultimate Account Manager-Part 1 - Characteristics of the Ultimate Account Manager	Online	2
5/2/2017 7:00AM - 1:45PM	E&O Risk Management— Meeting the Challenge of Change	Online	6
5/3/2017 1:00PM - 5/06/2017 10:30AM	Commercial Casualty Institute (CIC)	Missoula	20
5/10/2017 9:00AM - 12:00PM	Certificates of Insurance — Emerging Issues and Other Stuff that May Scare You!	Online	3
5/10/2017 1:00PM - 5:00PM	Ethics in Today's Changing Times	None	4
5/15/2017 7:00AM - 9:00AM	General Homeowners Section II, Part I	None	2

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5/17/2017 8:30AM - 11:30AM	National Flood Insurance Program Basic Course — 2016	None	3
5/17/2017 1:00PM - 2:00PM	Business Fraud Protection	None	1
5/18/2017 8:00AM - 5:15PM	Personal Residential (CISR)	Helena	7
5/18/2017 8:00AM - 2:45PM	E&O Risk Management— Meeting the Challenge of Change	Online	6
5/22/2017 7:00AM - 9:00AM	General Homeowners Section II, Part II	None	2
5/23/2017 8:00AM - 10:00AM	Insurance and the Property Lease	None	2
5/23/2017 8:00AM - 11:30AM	E&O Risk Management— Meeting the Challenge of Change-Part 1 (3 hrs)	Online	3
5/23/2017 8:00AM - 11:00AM	E&O - Roadmap to Policy Analysis - Part I	Online	3
5/23/2017 12:00PM - 1:00PM	Personal Fraud Protection	None	1
5/23/2017 12:00PM - 3:00PM	E&O Risk Management— Meeting the Challenge of Change-Part 2 (3 hrs)	None	3
5/23/2017 12:00PM - 3:00PM	E&O - Roadmap to Policy Analysis- Part II	Online	3
5/24/2017 8:00AM - 11:00AM	Insurance Claims That Cause Problems!	Online	3
5/25/2017 8:00AM - 11:30AM	E&O Risk Management— Meeting the Challenge of Change-Part 1 (3 hrs)	Online	3
5/25/2017 8:00AM - 10:00AM	The Ultimate Account Manager-Part 1 - Characteristics of the Ultimate Account Manager	Online	2
5/25/2017 8:00AM - 11:00AM	E&O - Roadmap to Policy Analysis - Part I	Online	3
5/25/2017 12:00PM - 3:00PM	E&O Risk Management— Meeting the Challenge of Change-Part 2 (3 hrs)	None	3
5/25/2017 12:00PM - 3:00PM	E&O - Roadmap to Policy Analysis- Part II	Online	3
6/5/2017 9:30AM - 10:30AM	Personal Fraud Protection	None	1
6/6/2017 7:00AM - 1:45PM	E&O Risk Management— Meeting the Challenge of Change	Online	6
6/6/2017 8:00AM - 5:15PM	Commercial Casualty II (CISR)	Kalispell	7
6/15/2017 8:00AM - 2:45PM	E&O Risk Management— Meeting the Challenge of Change	E&O	6
6/15/2017 9:00AM - 10:00PM	Business Fraud Protection	None	1
6/15/2017 1:00PM - 5:00PM	Ethics in Today's Changing Times	None	4
6/16/2017 11:30AM - 2:30PM	National Flood Insurance Program Basic Course — 2016	None	3
6/19/2017 7:00AM - 9:00AM	General Homeowners Section II, Part I	None	2
6/22/2017 7:00AM - 10:00AM	Workers Compensation Beyond the Basics	Online	3
6/22/2017 1:00PM - 3:00PM	The Ultimate Account Manager-Part 1 - Characteristics of the Ultimate Account Manager	Online	2
6/26/2017 7:00AM - 9:00AM	General Homeowners Section II, Part II	None	2
6/26/2017 9:00AM - 12:00PM	Certificates of Insurance — Emerging Issues and Other Stuff that May Scare You!	Online	3
6/27/2017 8:00AM - 11:30AM	E&O Risk Management— Meeting the Challenge of Change-Part 1 (3 hrs)	Online	3
6/27/2017 8:00AM - 11:00AM	E&O - Roadmap to Policy Analysis - Part I	Online	3
6/27/2017 12:00PM - 3:00PM	E&O Risk Management— Meeting the Challenge of Change-Part 2 (3 hrs)	None	3

6/27/2017 8:00AM - 11:00AM	E&O - Roadmap to Policy Analysis - Part I	Online	3
6/27/2017 12:00PM - 3:00PM	E&O Risk Management— Meeting the Challenge of Change-Part 2 (3 hrs)	None	3
6/27/2017 12:00PM - 3:00PM	E&O - Roadmap to Policy Analysis- Part II	Online	3
6/28/2017 8:00AM - 11:00AM	Insurance Claims That Cause Problems!	Online	3
6/29/2017 8:00AM - 11:30AM	E&O Risk Management— Meeting the Challenge of Change-Part 1 (3 hrs)q	Online	3
6/29/2017 8:00AM - 11:00AM	E&O - Roadmap to Policy Analysis - Part I	Online	3
6/29/2017 12:00PM - 3:00PM	E&O Risk Management— Meeting the Challenge of Change-Part 2 (3 hrs)	None	3
6/29/2017 12:00PM - 3:00PM	E&O - Roadmap to Policy Analysis- Part II	Online	3

Shout out to this year's Company Partners—  
***thank you*** from all of us at IIAM!

<p><i>Ruby: \$6,000</i></p> <p>Liberty Mutual  Montana State Fund</p>	<p><i>Emerald: \$4,000</i></p> <p>Travelers Insurance  Austin Mutual/Main Street America  Concorde General Agency</p>
<p><i>Sapphire: \$2,500</i></p> <p>Acuity  Farmer's Alliance  Safeco Insurance</p>	

Interested in IIAM's Company Partner Program? Contact Kerri Emmons at 442-9555 x105 or click [here](#) to learn more!



## Trusted Choice Junior Golf Classic

*Sponsor a hole for \$100!*

Contact Tom Chamberlin for info:  
(406) 322-5361 | [email Tom](#)

*Additional sponsorship opportunities available.*



# COMMERCIAL CASUALTY INSTITUTE

May 3 - 6, 2017

DOUBLETREE BY HILTON

100 MADISON ST | MISSOULA, MT

20 CE UNITS

## FEATURES

### WEDNESDAY

Commercial General Liability  
Concepts & Coverages

Robert "Red" Hollingsworth, CIC, CRM,  
PWCA | Banasky Insurance, Inc.  
South Jordan, UT

### THURSDAY

Additional Insured Concepts &  
Endorsements

Business Automobile Coverages  
& Endorsements

Daniel Fink, CIC, CRM, AAI  
UCA General Insurance  
Glendale, AZ

### FRIDAY

Workers Compensation  
& Employers Liability

Mike Mansel, CIC  
Truckee, CA

### SATURDAY

Commercial Casualty  
Examination (Optional)



*Click to register now!*

Or visit [www.iiamt.org](http://www.iiamt.org) and browse our Education page to see all of the available courses.

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You'll want to spend some time finding a solid five to ten hashtags for your target market that you plan to dominate. In addition, you also want to add hashtags to your posts that are relevant to the content in general, as well as branded hashtags (i.e. #youragencyinitials)

### **Include a Call to Action (CTA)**

A defining trait of Instagram is the inability to include clickable links in your posts. This is one of the main reasons that businesses are afraid they won't be able to drive traffic from Instagram – but it's largely proven to be a non-issue.

When you want to send people to a specific link, you simply need to add it to your profile and instruct prospects to go to your profile to find the link. When you aren't promoting a specific piece of content, you want to either link to your agency's homepage or a lead-generating landing page from your Instagram profile.

All marketing posts should end with a CTA that encourages people to visit your profile because ultimately you want to get those people onto your website where they are more likely to convert to a lead, and then a customer.

### **Your Personal Instagram Account Strategy**

As an insurance agent, social media is more than a fun way to keep up with friends and family – it's a business tool for networking, brand awareness, and lead generation. [Insurance agents rely on relationships](#) to attract new clients, which is why you want to have personal social media profiles, in addition to the social profiles your agency uses. Plus, you're building your personal brand as an insurance agent.

Since it is your personal account, you want to upload content that allows people to get to know you better. However, you still want to be thoughtful about your behavior on Instagram because distasteful content can backfire on you and your agency in a heartbeat.

Focus more on creating conversations and being helpful from your personal account, than on selling. It's more difficult to grow a community and build your brand when people think you're only there to sell to them (even if you are).



Once you've established yourself and built some relationships, people will visit the link in your bio or DM you for more information about your services.

### **Your Agency's Instagram Account**

Although you want to prioritize content that's entertaining or interesting in some way and you want create conversations with your followers – your agency's Instagram account

should be more promotional than your personal account. After all, it is your business account.

You want to be professional without being corporate and stuffy. That means you can get creative and have fun with your posts, but keep them consistent with your brand.

### **5 Clever Instagram Posts for Insurance Agencies:**

- A photo/meme contest (great way to get user-generated content)
- Photos from industry events
- Agent profile shout-outs
- Testimonial quotes and videos
- Behind the scenes of your agency's office
- Short videos answers FAQs

Posting frequency is important and you need to post often if you are serious about growing your brand on Instagram. A minimum of five posts per week is a good starting point, and two a day (spread out from each other) is even better.

### **The Rub**

Don't sleep on Instagram. Instagram is a juggernaut of a social media network and there are very few places you can establish your brand as crisply as Instagram.

Not only is Instagram one of the best social media networks for businesses in general, it's such a great network for developing a deeper connection with your prospects and clients – perfect for insurance agents to build relationships.

Thank you,  
Ryan Hanley

P.S. Don't forget to [connect with Agency Nation on Instagram here](#).