

# T@GS

INDEPENDENT INSURANCE AGENTS' ASSOCIATION OF MONTANA



The Trusted Choice®

May 2017

<a href="#"><u>COMMISSIONER'S CORNER</u></a>	2
<a href="#"><u>FEMA REGION 8 AND NFIP PRESENT: FLOOD INSURANCE 101</u></a>	2
<a href="#"><u>BE A CHAMPION FOR SAFETY—MSF WORKSAFE CHAMPIONS PROGRAM</u></a>	3
<a href="#"><u>ACT ALERT ON "WANNACRYPT" RANSOMWARE</u></a>	3
<a href="#"><u>THE ART OF DEALING WITH AN UNHAPPY CUSTOMER</u></a>	4
<a href="#"><u>EMAIL ETIQUETTE TIPS</u></a>	5
<a href="#"><u>EDUCATION CALENDAR: APRIL - JUNE 2017</u></a>	6-7
<a href="#"><u>2017 COMPANY PARTNER PROGRAM</u></a>	8

## Professional Liability Insurance

Upon hearing “You’ve been served,” an agent wants to feel confident they are backed by an experienced team of claims professionals – a team that will be reasonable, responsive, proactive and honest in their handling of a claim. Swiss Re Corporate Solutions’ claims department is in-house – not outsourced to a 3rd party – and members have an average of 21 years of experience.

No matter the claim type, complexity or where it may arise, we have the right expert dedicated to you. We take pride in providing the highest quality service and look forward to working with you to meet your insurance claims needs. Providing broad and innovative E&O protection to insurance agents since the 1960’s, we have remained consistent through the market cycles.

As an endorsed carrier of IIBA for over 25 years, we are committed to helping independent agents protect their hard-earned financial assets and reputations against E&O claims.

### POLICY HIGHLIGHTS:

- Dedicated in-house claims team
- Created by and for independent insurance agencies
- Deductible reduction feature
- Defense costs “outside the limit”
- Catastrophe Extra Expense Coverage
- Limits available up to USD 25,000,000
- Access to exclusive risk management resources

Contact us for a proposal: [nrogers@iiamt.org](mailto:nrogers@iiamt.org)



## READ IA MAGAZINE:

a benefit of membership of the Independent Insurance Agents & Brokers of America. Don't miss an issue—in print or online, it's

THE information source for independent agents.



FEMA Region 8 and the National Flood Insurance Program present:

## Flood Insurance 101

Basic information about flood insurance, including general rules, policy coverage, rating elements and map changes.

Please join us for this rare in-person FEMA training event. Space is limited - register now!

**June 14, 2017**

**9 am - 12:30 pm**

**\$15 | Missoula**

**4 CE pending**

**REGISTER HERE**

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](#).

Now that the 65<sup>th</sup> Montana Legislative Session has concluded; the CSI will be able to focus on other priorities. One such project relates to Advisory Memorandums previously issued by the Department.

It is customary that a new Insurance Commissioner will review all advisory memorandums to determine if they should remain as issued, be changed or eliminated completely.

CSI has reached out to insurance company representatives seeking input in the review process. We are extending the same opportunity to insurance agencies and producers.

Click [here](#) to go to the CSI webpage.

Please provide comments and/suggestions to Bob Biskupiak, Deputy Insurance Commissioner at [bob.biskupiak@mt.gov](mailto:bob.biskupiak@mt.gov).

## Connect with IIAM!



We want to connect with you, too! Send us an invitation to like your page(s) so we can interact with your organization.

## ***For your clients:***

### **Montana State Fund: Free WorkSafe Champions Classes**

Join over 260 Montana businesses who have sent 400 plus employees through Montana State Fund's [WorkSafe Champions program](#).

WorkSafe Champions is an elite safety education program offered to our policyholders at no charge.

Over the course of eight modules, participants will learn about workers' compensation, how to motivate and train employees, manage an incident, more effectively return an injured employee to work, and much more.

#### ***Recruiting New WorkSafe Champions:***

**Central Classes** – You can send one or two employees to one of our central classes offered in Billings, Bozeman, Butte, Great Falls, Helena, Kalispell, Miles City or Missoula. Starting in June 2017, we'll have five classes (roughly 20 hours of instruction) over the course of 13 months. Class

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## **ACT Alert on 'WannaCrypt' Ransomware**

Many of you have seen news on the new round of ransomware called **WannaCrypt** (also referred to as 'WannaCry') that has been making the rounds since this past Friday, impacting computers worldwide. This worm, code named EternalBlue, is a remote code execution attack taking advantage of a vulnerability in Windows.

We wanted to see what U.S. impact this would have as the workweek started today. As of this point, there are U.S.-based ransomware attacks from WannaCrypt, though the incidents are relatively low as compared to worldwide. **THUS FAR.**

The bottom line at this point is that all entities are strongly encouraged to **update your operating systems**. Microsoft had issued a patch on March 14 to cover this attack for systems such as Windows XP and Windows 7.

While this particular attack did not target Windows 10 users, each of us needs to stay focused on a [Cyber Hygiene](#) program.

Another point of encouragement is to upgrade older

participants will have the opportunity to exchange ideas and network with other like-minded Montana policyholders to create safer workplaces for everyone.

**Onsite Classes** – We'll come to you! Starting in September, 2017, one of our qualified Safety Management Consultants will administer the eight modules (roughly 20 -24 hours of instruction) over six to 12 months at your location. You set the pace and the schedule. We require at least three dedicated participants (more are welcomed and encouraged) committed to the entirety of the program, one of which must be in a position of authority. Our resources are limited, so if you're interested, let us know quickly.

**WorkSafe Champion Elite** – We want to recognize and promote our WSC Alumni policyholders who continue to use what they learned in the program and are working hard to protect their employees and bring their culture of safety to the next level.

**Interested?** Call Kirk Smith at 406-495-5361 or Mark Rosenleaf at 406-431-5796.

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systems to newer, e.g. moving from Windows XP to Windows 10. Older systems are more vulnerable than newer systems, and administrators who are trying to save on costs by not moving to newer systems will usually run greater risks of compromise.

Here are links to a couple of articles on the WannaCrypt ransomware:  
[What is WannaCrypt & What is it Doing?](#)  
[Microsoft's Response to WannaCrypt](#)

Finally, the ACT Security Issues work group is developing its focus areas for the remainder of 2017 & into 2018. You'll hear much more about industry resources to be created soon.

*Semper Vigilare,*

**Ron Berg**  
**Executive Director**  
*Agents Council for Technology / Independent Insurance Agents & Brokers of America, Inc.*  
[Ron.Berg@iiaba.net](mailto:Ron.Berg@iiaba.net)

A Big "I" member benefit, ACT News is a FREE monthly newsletter providing the latest information on technology trends impacting our industry, as well as insights from across our Agents Council for Technology membership. Subscribe [here!](#)

[Return to table of contents](#)

## The Art of Dealing with an Unhappy Customer

February 28, 2017 by Sarah Green,  
Client Success Manager for [Agency Revolution](#)

It takes finesse to be a true Customer Service Agent. More and more, people want instant gratification, this spreads to the world of service as well. Whether it's purchasing a car, insurance, or shopping online, people want to feel like they matter. Before we dig into handling an unhappy customer, let's look at some research.

[Bain & Co.](#) reports that a **10% increase in customer retention results in a 30% increase in company value**. This research suggests that while acquiring new customers is essential to growth, it is more advantageous to your company's bottom line to work on retaining the clients you already have.

[The White House Office of Consumer Affairs](#) reports that it is **6 to 7 times more costly to acquire a new customer than it is to retain an existing customer**. Another affirmation, that retaining customers is key to your success.

***The number one thing to remember when you're on the receiving end of an unhappy customer is to LISTEN.***

It's human nature to seek being heard, by someone, anyone. This is what the unhappy customer is truly asking for- to be heard. When I handle an unhappy customer, ***the first thing I do is truly listen***. I do not sit there and think of my grocery list for later, I do not focus on my response before they're finished. I truly listen, so, that when I do respond, it's intelligent and specific to their complaint.

***Usually the complaint is that something didn't happen at all, or the way it was supposed to.***

When the customer is finished telling you why they are upset, ***the second most important thing is to express understanding and empathy***. Don't confuse sympathy with empathy. ***Empathy is the ability to understand the feelings of another***. Try putting yourself in their shoes at this point, and maybe think back to a time you were frustrated with a service, that may help.

## THE ART OF RETAINING CUSTOMERS INVOLVES MANY DIFFERENT TACTICS.

You've heard the expression ***"Go the extra mile"***. One of the most important skills in providing excellent customer service is being able to turn an unhappy or upset client into a fan. There are many ways to do this, and over the years of my work in customer service, I've found the best way, that works 99% of the time. You see, there are those that refuse to be appeased, maybe they've had a bad day, a bad week, or a bad life- the point is- you can never please everyone. 99% is a good percentage!

Empathy statements are statements such as: ***"That would frustrate me too"***. That statement conveys that you would also feel the same in their shoes, it's validating the way they feel! Humans seek validation. Understanding statements are statements such as: ***"I'm very sorry to hear that you experienced (INSERT THEIR COMPLAINT HERE)."*** These types of statements show the customer that you truly listened to them, and you understand their complaint. You show them you understand their complaint, because you've repeated it back to them, verbatim.

***You listened, you care, you understand.***

*Continued on page 5.*

[Return to table of contents](#)

*Continued from page 4.* When you are through this part of the conversation, the next step is to assure the customer you will take care of it. This does not mean instant solution! In some cases, it may be an easy fix, that you can perform over the phone or while they are standing there. A lot of times, you may need to research, speak with other team members, escalate to management, etc. depending on the issue.

**The most important part of this stage of handling an unhappy customer is to set realistic and truthful expectations.**

You may just want to say anything to appease them and move on with your day, please refrain. This is another area you can set yourself apart as an excellent Customer Service Rep. Again, **repeat to the customer in their own words, the issue they are bringing for resolution, explain the process you will go through to**

## **Email Etiquette Tips**

*Brought to you by your Big I team*

**If you truly can't respond properly to an email within a respectful time frame, send a quick email that acknowledges you're busy and will get back as soon as you can.**

## **Commercial Casualty II CISR**



**JUNE 6 - KALISPELL - 7 CE**

**Register at [iiamt.org](http://iiamt.org)**

**find resolution for them, and make sure you set a specific time to follow up with them, whether you have resolved the issue by that time or not, just so they feel important, and understand they are a priority to you.**

**Solving customer issues is very simple psychology.**

- **People want to be heard**, so, listen.
- **People want to be taken care of**, so, take care of them.
- **People want to know what's being done to help take care of their issue and them**, so, let them know what you and your team are doing to solve their issue and make them a priority.

This is how you turn raving mad into raving fan!  
Go make someone's day!

WASHINGTON, DC | MAY 3, 2017

# **BIG 'I' LEGISLATIVE CONFERENCE**

Details in the June issue of T@GS!



**INSURPAC EAGLE AWARD**

CLICK HERE TO

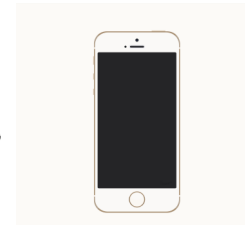
**REGISTER  
ONLINE!**

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



Montana Insurance  
Education Foundation

## May—June 2017 Courses



Date/time	Course	Location/Credits
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	Online 4
5/15/2017 7:00AM - 9:00AM	General Homeowners Section II, Part I	Online 2
5/17/2017 8:30AM - 11:30AM	National Flood Insurance Program Basic Course – 2016	Online 3
5/17/2017 1:00PM - 2:00PM	Business Fraud Protection	Online 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	Online 2
5/23/2017 8:00AM - 10:00AM	Insurance and the Property Lease	Online 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	Online 1
5/23/2017 12:00PM - 3:00PM	E&O Risk Management – Meeting the Challenge of Change- Part 2 (3 hrs)	Online 3

[Return to table of contents](#)

Date/time	Course	Location/Credits
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	Online 1
5/23/2017 12:00PM - 3:00PM	E&O Risk Management – Meeting the Challenge of Change- Part 2 (3 hrs)	Online 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)	Online 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	Online 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	Online 6

**JUNE 14-15, 2017**  
BRIDGER CREEK GOLF COURSE | BOZEMAN, MONTANA

## Trusted Choice Junior Golf Classic

**Sponsor a hole for \$100!**

**Contact Tom Chamberlin for info:  
(406) 322-5361 | [email Tom](mailto:tom@trustedchoice.com)**

Additional sponsorship opportunities available.

[Return to table of contents](#)

IIAM gratefully acknowledges these fine companies, our 2017 Partners. They are generously supporting the annual convention and other events held in 2017. Without their assistance, fees for these events would be significantly higher and/or the quality of programming would be restricted.

This is a special program for insurance companies, wholesalers, and vendors who support the Independent Insurance Agents of Montana on an ongoing basis. Please note: 2017 Partners are listed in the order of their pledge level.

For details on how to [become a company partner in 2017](#), contact Kerri Emmons (406) 442-9555 ext 105 or Natalia Rogers (406) 442-9555 ext 106.

# 2017 Company Partners



Shout out to  
**Big Sky  
Underwriters**  
for sponsoring  
the CIC Social  
in Missoula  
earlier this month!

