



December 2014 

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Young Agents; The Big “I” Wants *You!*

We’re looking for Young Agents interested in representing the association, their agencies and themselves at the **Big “I” Legislative Conference on April 22-24, 2015 in Washington, D.C.** Montana’s Young Agents Committee covers the travel, lodging and registration costs for this amazing event.

The 114th Congress is set to open next month with new members of Congress and veterans alike making critical decisions that impact independent insurance agents and their customers.

It’s more important than ever for Big “I” members to attend the annual Big “I” Legislative Conference. Big “I” members network and solidify strong relationships with their federal representatives and numerous members of Congress address the association’s membership over the course of the three-day event.

On Thursday, April 23, Big “I” agents will head to Capitol Hill for the association’s annual lobbying day with members of the Senate, House and their staff, during

which decision-makers in the nation’s capital hear directly from their agent and broker constituents about how issues and proposals can impact them.

This annual pilgrimage usually represents almost every state and almost every congressional district.

“The political power of the Big ‘I’, fueled by an active membership, bipartisan government affairs team and InsurPac, is highly regarded on Capitol Hill,” says Charles Symington, Big “I” senior vice president of external and government affairs.

Young Agents can [download the application here](#). Contact [Bob Biskupiak](#) at (406) 442-9555 extension 102 for more information. Application deadline is February 1, 2015. [Return to table of contents](#)



Imagine

by Richard F. Lund, J.D.*

Imagine you have a long time friend and customer...let's call her Mary. You have written insurance for her businesses for more than 20 years.

Imagine Mary calls you and tells you she is starting a new business and needs to get her BOP/CGL, workers compensation, and all the other usual coverages for this new business.

Imagine you think you know everything about her and her businesses.

Imagine you get some basic information from her and then complete the applications for her. Imagine Mary comes to your office to sign the applications, but because she's in a hurry to go talk to her banker, she tells

you she's sure everything is fine and she doesn't read or review the applications, she signs them and leaves.

Imagine you didn't insist that she review the applications. Imagine you send them to the carriers, the policies are issued and all is well. Just imagine...

Imagine six months later Mary calls you and tells you that one of the employees of this new business has

severely injured their back and she needs you to contact the workers compensation carrier to report the claim.

Imagine you ask her where the employee was injured and she tells you it was while he was working in the neighboring state.



Imagine your surprise when you hear the words "neighboring state", because remember, you know everything about Mary's business, except that she had employees working in a neighboring state.

Imagine, because you never considered she would do that because she never had before.

Imagine, because you didn't include "all states" coverage on the workers compensation policy. Imagine, the carrier denies the workers compensation claim because coverage is limited only to the home state.

Imagine the claim is a minimum of \$500,000.

Imagine the next call you make is to your E&O carrier.

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Reality

The reality is that this story happens. Maybe not exactly like this, but it happens. It may not be a business customer but it happens with homeowners or personal auto policies or virtually every other type of policy available. Regularly. So what can you do about it?

Simple: don't complete applications for your customers. "But that's not good customer service." Actually, it is because having your customer complete the application gives them an opportunity to really look at what they do and what they want insured. Who knows this better than themselves? Regardless of how well you think you know your customer, things change. What was true yesterday, may not be true today.

Does that mean you can't help them if they have questions? Of course not. That is exactly what customer service is all about. But the responsibility to provide accurate information belongs to your customer.

If the information on the application is not correct and they filled it out, then they are responsible.

If the information on the application is not correct and YOU filled it out, then YOU may be responsible

especially if you did not have them review the application. It's as simple as that.

So imagine your longtime friend and customer Mary calls you and tells you she has a new business.

Imagine you send her the insurance applications.

Imagine...

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**Richard F. Lund, JD, is an Assistant Vice President of Swiss Re/Westport, underwriting insurance agents errors and omissions coverage. He has also been an insurance agents E&O claims counsel and has presented numerous E&O loss control seminars nationwide, including several for the Missouri Association of Insurance Agents.*

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Insurance Sales Tips to Differentiate Yourself In a Crowded Market

by Dan Weedin

There are just under a gazillion people (give or take a few) who sell insurance. You may sell life, property and casualty, health, annuities or disability insurance... it doesn't matter. You are in competition with others who sell basically the same products. What makes you different?

Let's first clear up three myths.

Insurance Sales Tip #1 – Don't pitch yourself as "different."

You can't tell others you are "different" because you give the "best" customer service. Everyone says that. Not only that, but you have no idea about your competitor's customer service and yours might actually not be so good! Customer service tends to be pretty good from everyone and you don't have metrics to back up your assertions.

Insurance Sales Tip #2 – Don't pitch your product as "the best."

Stop telling people you have the best products in the market. You may have excellent products, but that doesn't mean the guy or gal next door doesn't have something better; or that someone else isn't able to offer the same product. In insurance, multiple agents and brokers represent the same companies.

Insurance Sales Tip #3 – Don't pitch yourself on the basis that you "really care."

You really care about your clients. Join the "crowd." Everyone really cares about his or her clients. Just like the customer service myth, you can't gain metrics from other people you don't know.

So that just leaves one thing: You

"You" is what makes you uniquely branded and nobody else can duplicate or sell. In this column, you will walk away with several strategies to set yourself above the crowd and your competition.

Insurance Sales Tip #4 – Always Bring Value

You should be "touching" your prospects at least quarterly. Don't just show up with a box of doughnuts. Bring them value by writing a white paper or article; finding something pertinent in a web site or periodical; or offer a survey or assessment at no charge to engage them.

Insurance Sales Tip #5 – Develop Intellectual Property

In my experience, very few agents go out of their way to develop something uniquely theirs. Write articles; give speeches to association or business groups; create surveys and assessments;

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write a book; or create a video. Consultants have long known that technology is your friend in developing intellectual property that delivers value and makes you an object of interest.

Insurance Sales Tip #6 – Pro Bono Work

What better way to meet new prospects than to roll up your sleeves and work side by side with them for a good cause? Find a cause that you care about and can get behind. If you're not genuine, it will be readily apparent. Then get involved with the group; maybe even in a leadership roll. Start being visible and building relationships. What you do and how you help clients will naturally come up.

Insurance Sales Tip #7 – Press releases

Similar to intellectual property creation, insurance agents do a poor job generally of "tooting their own horn." If you don't toot your horn, there is no music. Even if you work for a larger company, take advantage of the opportunity to post information about you for free. Newspapers and association periodicals are hungry for news. Throw in your photo for good measure. Then, send it all over your social media platforms.

Insurance Sales Tip #8 – Leverage Social Media

Facebook, LinkedIn, Twitter, and YouTube are all free methods of broadcasting your information and value.

Add a newsletter that you send exclusively to clients and prospects. Not everyone uses these tools, but you must admit that is changing rapidly. I have found a rising demographic of over-50 year olds using these platforms to communicate and find information. You should be able to be found easily, and social media will enhance that visibility.

Bottom Line

You sell a product that is easily sold by many others. The product isn't always distinct, but you are. What others can never emulate or improve upon are the experiences and knowledge you bring to the table. Your job is to make sure people know about you. The best way to accomplish this is to understand what you bring to the table; why those experiences improve your ability to help others; and how to make yourself an object of interest and endear yourself to prospects.

Go toot your own horn!

Dan Weedon, CIC, CRM is a coach, mentor, and author of a new book, [Insuring Success: An Insurance Professionals Guide to Increased Sales, a More Rewarding Career, and an Enriched Life](#). He helps insurance professionals maximize their talents and enrich their lives.

Dan will be speaking at the March 9-10, 2015 Leadership Conference in Helena. [Click here for more information.](#)

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Snowplowing Done Right

by Michael Welch, Big "I" Markets

Removing snow from roofs and parking lots isn't the most pleasant aspect of a business's workflow.

During big snowstorms, the Commercial Lessor's Risk product from Fireman's Fund requires timely snow removal throughout a storm rather than afterwards.

Here are some additional tips to keep in mind this winter:

- Clear sidewalks for plows
- Plow areas in front of buildings and overhead doors first
- Keep drains and catch basins clear
- Plow snow during low-traffic hours, staying cautious of cars and people

- Be extremely careful around curbs
- Consider the wind direction when plowing and create piles downwind
- Leave enough room to add later snowfall
- Keep in mind that pile should not:
 - Be in the middle of the lot
 - Be near the businesses
 - Block visibility of traffic into/out of the lot
 - Be near handicapped spaces

For full coverage details and availability, [log in to Big "I" Markets](#) and click "Commercial Lessors Risk."

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2015 IIABA Marketing Reimbursement Program

Up to \$1600 available to offset costs

[Trusted Choice](#), our national association brand, will be hosting a webinar [Tuesday](#), December 16th & [Wednesday](#), December 17th regarding the ENHANCED Marketing Reimbursement Program for 2015!

You won't want to miss out on how to find out how YOUR AGENCY can get up to \$1,600 to offset the cost of your marketing and advertising efforts!

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MIEF Introduces Four New Webcasts for CE Credit

<http://iiamt.aben.tv>

We're proud to announce the rollout of the following online continuing education courses:

- **Certificates of Insurance** (3 CE)
- **Personal Auto Policy Parts A and B** (2 CE)
- **Personal Auto Policy Parts D, E & F** (2 CE)
- **Home Based Business Exposures** (2 CE)

Visit our calendar at www.iiamt.org/education/calendar for a list of dates and additional classes.

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