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July 2014



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## August 6, 2014

# 3rd Annual All-Industry BBQ to Follow Darrell Bjornson Memorial Golf Tournament

by Natalia Rogers, Education Director

**When:** Wednesday, August 6th, 5:30 pm  
**Where:** Old Works Golf Course, Anaconda  
**How Much:** FREE!

Our annual summer BBQ is for the whole insurance industry, and there's no cost to attend thanks to our sponsors Big Sky Underwriters, Farmers Alliance, and Main Street America (Austin Mutual).

We'll be digging in and hanging out at the Old Works Golf Club in Anaconda, after the MIEF Darrell L Bjornson Memorial Golf Tournament.

Golfing is not required, but you're more than welcome to play! The shotgun start is set for 1:00pm.

The tournament offers a fun, relaxing way to spend the afternoon while supporting our Professional Development Scholarship. The scholarship has been redesigned by MIEF's scholarship committee to provide assistance for "professional development" opportunities, not just CE!

Golf cost is \$125 per individual, or \$400 for a four-some. Shake it up this year and invite your favorite company rep! Tournament is open to all, so invite your family, friends, customers and more!

Register for the [golf tournament here](#). RSVP for the BBQ via [email](#) or the [Young Agents Facebook](#) page.

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# E-Signatures for Carriers

*First in a three part series by the Agents Council on Technology*

In May 2004, Insurance & Technology magazine [launched](#) a three-part series of articles titled, “A Framework for Designing an Effective e-Signature Process.” A decade later, electronic signature functionality is gaining really serious traction in the insurance business. Customer expectations, advanced technology, increased mobility, and a quest for greater efficiency are driving this.

One e-signature provider counts as clients eight of the top 15 North American insurers. A quick poll of AUGIE leaders found a couple of dozen carriers accepting e-signatures. And, it failed to find any carrier prohibiting them - That’s probably because Federal laws, as well as laws in nearly every state, put electronic signatures on equal footing with pen-and-paper signatures.

E-signature solutions equip carriers to provide the best service possible, directly and through their customer and agent service centers.

Here are some reasons carriers are—or should be—jumping on the e-signature bandwagon:



**It saves money and increases productivity and quality.** Case studies show e-signatures netting one carrier a cost savings of \$10 per transaction

and an offset of millions of dollars of paper-related expenses; another boosted productivity by 61%; and another saw an 81.6% reduction in the number of document errors.



**It boosts revenue.** E-signatures reduce the time it takes for agents and brokers to get customers—

especially those who are busy or not near an agency—to complete and sign applications. The quicker they sign, the quicker both carriers and agents can book revenue. Think about transacting business in minutes, rather than days—or worse.



**It satisfies agents, brokers and customers.** One carrier cites a 13.5 day—or 97%—reduction in turnaround time. Plus, e-signatures extend agency and carrier offices to the nearest computer, tablet or smartphone. Faster service means more satisfied clients—and more referrals. And that creates happier, more loyal agents and brokers.



**It delivers increased security and authentication.** Mailing or faxing documents carries inherent security risks. They can wind up in the wrong

hands or get lost. E-signature software that adheres to the legal standard of validating Identity, Consent, Disclosure, and Audit Record characteristics provides far greater security.



**The law supports it.** In this ACORD Weekly News [article](#), an expert says, “Simply stated, yes, e-signatures are legal at all times ([E-SIGN](#) and [UETA](#)

make this so), with only a handful of exceptions, one of which is wills.” Other sources support this statement, as well.

The ACT Technology Agreements Work Group is addressing e-signatures as a part of its upcoming ‘Carrier/Agent Technology Agreements Recommendations’ paper. ACORD has a working group on

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e-signatures. AUGIE leaders are actively supporting and promoting the work. And management system vendors are working with providers to bring e-signatures to agent and broker desktops.

ACT is happy to connect you with representatives from any of these organizations. Just [email](#) us.

Also, consider reviewing ACT's [article](#) on the topic, which references an ACORD-driven [summary](#) of the legal requirements applicable to using electronic signatures, electronic records and electronic delivery in the insurance business.

*Look for the next two segments focusing on Vendors/Technology Providers and Agents/Brokers, in future issues of Tags.*

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## Member Product

# Try RLI's eSignature Process for Your Next New Business Submission

RLI's eSignature allows you to set aside the paper!

- Allows your insured to electronically sign and pay for their new business application
- No more collecting paper apps
- No need to collect a paper check
- Saves you time!

Now, your insured doesn't even need to set foot in your office. You can complete the application with them over the phone, and send them the link to eSign and Pay online.



### IT'S THAT SIMPLE!!!

See how it works here: [eSignature Walkthrough](#)

To use this tool, you must have an active User ID for the RLI PUP Access System.

For access, contact your administrator, Joni Pancoast, at (406) 442-9555 extension 105.

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# Welcome to Our New Members

## Agency Members

Beard Insurance Agency, Billings  
Clawson Insurance Agency, Inc., Deer Lodge  
Commercial Risk Managers, LLC, Billings  
D. L. Williams Insurance, Inc., Missoula  
Financial Education Group Inc., Bozeman  
Jack Daugherty Insurance & Financial Services, LLC,  
Virginia City  
Northwoods Insurance Inc., Eureka

Pintler Insurance, LLC, Anaconda  
Toby Hansen Agency, Inc., Missoula  
Wolf Point Insurance Agency LLC, Wolf Point

## Associate Members

Associated Management Services, Billings  
Deshaw Agency Inc., Plentywood  
Duchscher Agency, Havre  
PacificSource Health Plans, Helena

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## Who's Who at the Montana Big "I"

**Joni Pancoast**  
Member Product  
Support



**How long have you been at the association?**  
1 year

**What do you do at the association?**

I help agents with the RLI and Special Events program, everything from data entry to quoting and processing applications. I also help enroll members in the online portal for RLI.

**How long have you been in the insurance industry?**  
1 year

**Where are you from?**  
Born and raised in Helena

**Where did you work before?** I spent 32 years working in the Court system.

**Career Achievements:** State retirement!! Yay!!

**Tell us about your Family:** My husband is with the US Postal Service; I have 2 sons and 2 daughters

**What three adjectives best describe you?** Quiet, reserved; I try to be a kind person.

**What do you love about your job?** Good hours, nice people to work with.

**What advice would you give someone that just joined the industry this week?** Take notes!

**What is the best advice you've ever received?**  
Don't sweat the small stuff

**Do you have a favorite hobby?** Gardening, reading

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## Portrait of a Millennial by Amy Skidmore, IA Magazine

IA Magazine's newest article, "The Handoff" shares a portrait of a "millennial" involved in a successful perpetuation plan and which features insight from InsurBanc's Chief Lending Officer, Robert Pettinicchi.

This article provides insights into this misunderstood generation, who have the ability to transform, contribute to and perpetuate the insurance industry.

[Click here](#) to read the article.

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## MIEF AUGUST CE SCHEDULE

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Date	Location	Seminar Name	
7/31/2014	webcast	Dueling Additional Insured Endorsements (12pm)	<a href="#">register</a>
8/5/2014	webcast	Cyber Insurance (8am)	<a href="#">register</a>
8/5/2014	webcast	Meeting the Challenge of Change (E&O, 6 hrs, 9am)	<a href="#">register</a>
8/12/2014	webcast	Meeting the Challenge of Change, Part 2 (E&O, 3 hrs, 7am)	<a href="#">register</a>
8/12/2014	webcast	Meeting the Challenge of Change, Part 1 (E&O, 3 hrs, 11am)	<a href="#">register</a>
8/12/2014	webcast	Commercial Lines Claims that Cause Problems (12pm)	<a href="#">register</a>
8/13/2014	webinar	VU Top 10 Countdown Commercial Lines Edition (12pm)	<a href="#">register</a>
<b>8/20/2014</b>	<b>Bozeman</b>	<b>Ruble Graduate Seminar (CIC and CRMs only)</b>	<a href="#">register</a>
8/20/2014	webcast	Ethics in Today's Changing Times (11am)	<a href="#">register</a>
8/21/2014	webcast	Insurance and the Property Lease (11am)	<a href="#">register</a>
8/26/2014	webcast	Dueling Additional Insured Endorsements (8am)	<a href="#">register</a>
8/26/2014	webcast	Nightmares on Insurance Street (8am)	<a href="#">register</a>
8/28/2014	webcast	Rental Cars: More Than Meets the Eye (11am)	<a href="#">register</a>

count on



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