



January 2017

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I am honored

to be President of IIAMT and look forward to an exciting year.

I come from a family of insurance professionals and remember attending Big I conventions since about 5th grade! I have seen many changes in the Association and expect 2017 to be full of many more.

We are happy to welcome Kerri Emmons as the new Interim Executive Director and honored to have Roger McGlenn take on our lobbying efforts.

The first combined convention with PIA was a great success and we intend to continue the tradition and hope to make the next gathering even better. Our agency and company partners are joining forces to help make this happen.

There will be even more changes ahead and we must work together to make them positive. How can we best strengthen IIAMT's financial position in order to prosper? The IIAMT is so vital in supporting and

strengthening the independent agency channel that we must be diligent in our efforts.

I strongly believe that independent agencies are a huge benefit to consumers. We are all working hard to provide our customers the best service and products possible. The support of a strong association helps make this happen. Here's to a GREAT 2017!

Kristy Longfellow-Hodik has been with Hobson Insurance for 15 years and has been co-owner with her sister Misty Longfellow-Kriskovich since 2008 when their father Dale Longfellow retired. Her mother Kathy still works part-time at the agency. Hobson Insurance is in a town of 250 people yet serves a national clientele of niche businesses.



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A YEAR OF TRANSITION

Hello and Happy New Year's! This is the year of transition for the Montana Big "I" and we can't be more excited.

We have had a lot of great changes going on at the Big "I" office within the last 30 days. We sent Bob Biskupiak off to his new job as the Montana Deputy Insurance Commissioner. I know a lot of you feel as I do, the State of Montana needs a Bob Biskupiak in the Commissioner's office. I like to say "Bob knows his stuff" and he will do great things for the consumers and agents in the State of MT.

As Bob transitioned out, I transitioned into the Interim CEO/Executive Director position. I am so excited and thankful for this opportunity. I truly get to work with some of the best independent agents and agencies in the county. And...I am privileged enough to continue to grow and move forward an association that so many people over the years have worked very hard to build. Their forethought and innovation with our diligence will take us into the future.

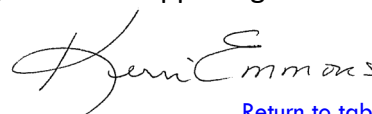
As I transition away from the E&O Programs Manager position Natalia Rogers will be moving into the role over the next few months. She will also be the new business coordinator for our Montana State Fund

Worker's Compensation program. We will keep you posted as to when she will take over the duties.

As most of you might know, Roger McGlenn has taken on the lobbying for IIAM. Roger is a wealth of information and has stepped into the role like he never left. He is working hard on behalf of our agents and in conjunction with our Legislative Committee. The Committee has weekly dialogue on what is happening in this fast and furious legislative session. Thank you to the Committee for the time you are spending and the thoughtful, caring, brainpower you bring to the table!

As you might have seen in this issue of T@GS, we are looking to fill Natalia's MIEF role. If you know of anyone that might be a good fit, please send them our way. We will keep you posted as we move into the year. All of our classes (CIC's, CISR's, ABEN Online Classes, etc.) will continue as they always have. The class calendar is also in this issue so make sure you catch some of them, it is posted on our website as well.

Have a great rest of the month and we will keep you posted on the great stuff happening with the Big "I" Montana team.



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YOUR EYES AND EARS AT THE STATE LEGISLATURE

As the Montana legislative session heads into the fourth week, your legislative committee has been actively monitoring any bills that could affect your and your clients.

The *Big "I" Capitol Report* is our weekly bulletin discussing recent events, and providing status updates

and links to bills we're watching.

To receive the bulletin, [subscribe to our email list](#). Each bulletin is also [posted to our website](#) as a PDF.

If you have questions or would like to get involved, please contact Roger McGlenn at (406) 459-3394 or govrelations@iiamt.org.

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Agency Risk Management Essentials:

Is your website doing more harm than good?

Your agency's website is your "business card" to the world. Well managed, it can be the cornerstone of your operational and marketing strategy. If not, it can and will be used to strengthen a claimant's E&O case against you.

The Swiss Re Corporate Solutions claims team has seen an increasingly emerging issue stemming from this evolving part of your business. Seemingly harmless content on your website, emphasizing competitive advantages or certain expertise, can very quickly and unintentionally increase the agency's standard of care resulting in a higher duty than normally required.



[Watch our free webinar](#) from SwissRe that discusses the issue from four viewpoints: Underwriter, Auditor, Claims, and Defense Counsel.

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HOW TO CREATE INFOGRAPHICS THAT CAPTURE ATTENTION

by Steve Anderson

It can be a challenge to help prospects or clients understand large amounts of data. Whether you're presenting a proposal to take over their insurance program or reviewing a client's loss history for the last few years, a Word document or Excel spreadsheet that just lists the data may not be the most efficient way to communicate.

That's where using infographics can be a great tool to enhance understanding.

Infographics (information graphics) have become a popular way to convey statistics and data. They are literally popping up everywhere. This is particularly the case with social platforms like Pinterest and Instagram. Infographics are an excellent way to quickly capture someone's attention.

Yet very few agencies seem to utilize this effective communication tool in their prospect and client communications. Here are a couple of ideas that might be worth exploring on how to use infographics with your existing client communications:

- An infographic can be utilized in a prospect proposal to explain a complicated loss-sensitive plan. Yes, I know people have used Excel charts for a long time. Yet, people's expectations about the quality of presentations have changed. Are you keeping up with their expectations?
- Or, you could create an infographic for use during a claims review with an existing client. Again, pie charts might work, but an infographic might make the information more interesting.



This infographic from TSA easily explains with one graphic what would take several paragraphs of text. This is the power of a good infographic.

I think it's something worth exploring.

Creating a compelling infographic can at first appear daunting. You aren't a graphic designer. Fortunately, several web-based tools have done most of the graphic design work for you.

While there are quite a few options available, here are two that I have personally used:

Easel.ly

The last time I wrote about this site was four years ago when it was in beta mode.

They have made tremendous progress in the functionality of the site as well as the number of infographic templates you could use as a starting point for your own design.

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To get started creating your infographics, choose from one of the provided templates that fits the style of information you will use.

Templates are categorized so you can pick the style you want such as business, time-line, technology, geographic (like the TSA example above), marketing, or people.

There is a total of 16 categories.

Once you have selected the starting template, you can move, change, and add objects as well as text. Within a matter of a few minutes, you'll have a workable infographic to use for all sorts of purposes.

[Canva](#)

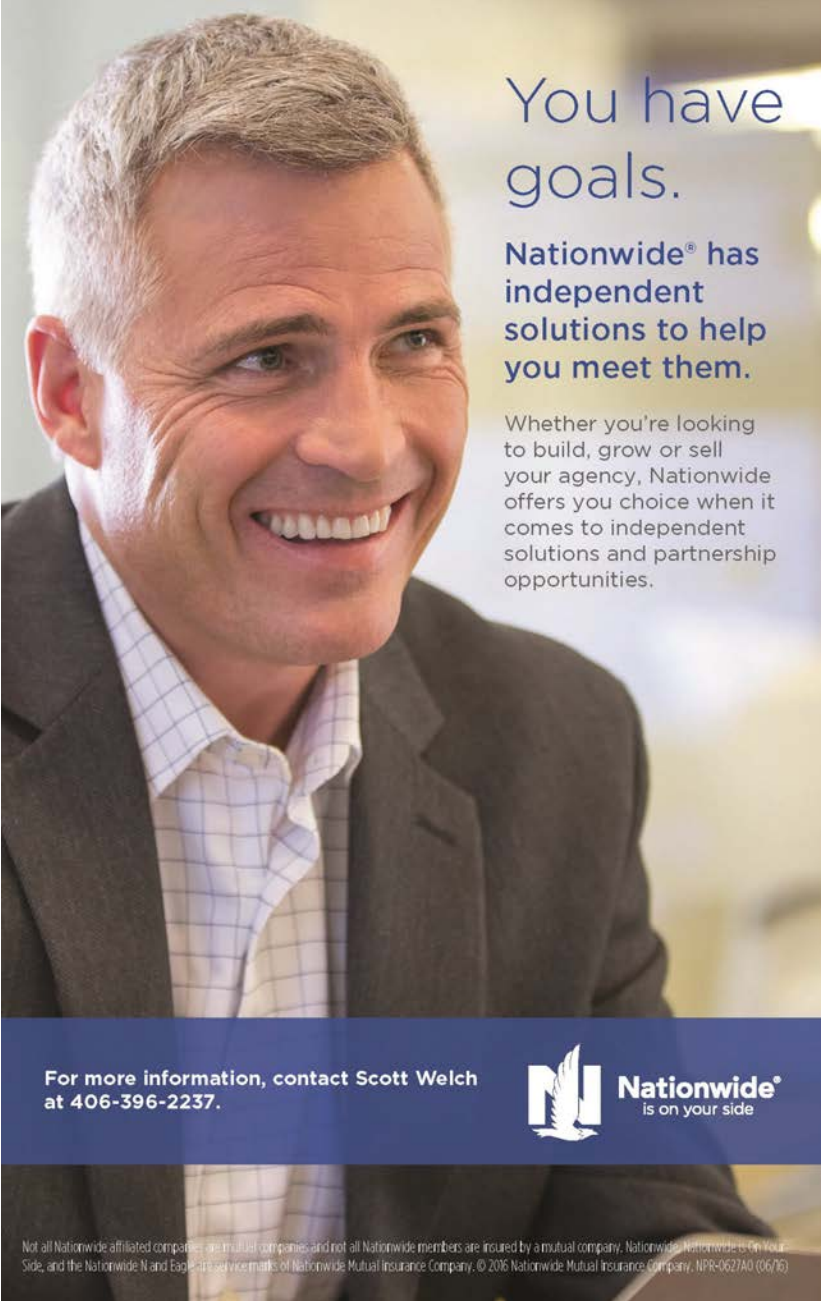
I've talked about how Canva can be a great image design tool a few times over the last several years. The last article was [Create Better Presentations with Canva](#).

A relatively new option in the Canva design studio is infographics.

The infographic templates in Canva are not quite as customizable as they are in Easel.ly. For example, there is only one size available in the template library but Canva has added an extensive library of pre-designed charts that could be a great option to use for your client communications.

And, you can always start with a blank template and create an infographic exactly the way you want it to look.

I do know other services will help you create infographics. The two mentioned here are the ones that I have personal experience with.




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Should you use Infographics?

There is a big difference between a useful infographic and just arranging facts and words into a semi-pleasing image. Actual infographics contain valuable information that is put into context.

This is where having access to expertly designed templates can allow you to create infographics that are both smart and creative as well as informative and appealing.

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IT TAKES ONE
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Montanan to another.



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ONLINE CLIENT SERVICE RESOURCE FOR MEMBERS

The Big I Advantage® Virtual Risk Consultant powered by Rough Notes (“VRC”) is a powerful online client service resource tool that no Big “I” member should be without.

VRC has useful information for all positions in the agency from the agency principal to the CSR and will increase the professionalism of the agency, leading to increased sales. Agency staff will be more knowledgeable about client/prospect operations and the VRC’s commercial and personal lines risk exposure analysis process offers a systemic approach to:

- Understanding the client’s operation with overviews for more than 650 business classes and personal lines risks
- Identifying client exposures with customizable client surveys/questionnaires,

- Creating thorough customer proposals with information pertinent to their operation and a glossary of insurance terms,
- Prudently documenting customer files with signed coverage checklists.

The VRC is available to all IIAM regardless of policyholder status.

If you would like a one-on-one of the Big “I” Advantage Virtual Risk Consultant and what is included, contact Nancy Lynch at nancyl@roughnotes.com or (317) 816-1096. Specific questions regarding the purchase of the VRC product can be directed to Brett Sutch at brett.sutch@iiaba.net or (800) 221-7917.

For assistance with log in issues, please send an email to login@iiaba.net.

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January - March Schedule

Date & Time	Topic	CE	LINK	Location
1/23/2017 7:00AM - 9:00AM	General Homeowners Section II, Part II	2	REGISTER	Online
1/23/2017 9:00AM - 10:00AM	Personal Fraud Protection	1	REGISTER	Online
1/24/2017 8:00AM - 10:00AM	Insurance and the Property Lease	2	REGISTER	Online
1/24/2017 8:00AM - 11:30AM	E&O – Meeting the Challenge of Change-Part 1 (3 hrs)	3	REGISTER	Online
1/24/2017 12:00PM - 3:00PM	E&O – Meeting the Challenge of Change-Part 2 (3 hrs)	3	REGISTER	Online
1/25/2017 8:00AM - 11:00AM	Insurance Claims That Cause Problems!	3	REGISTER	Online
1/26/2017 8:00AM - 11:30AM	E&O – Meeting the Challenge of Change-Part 1 (3 hrs)	3	REGISTER	Online
1/26/2017 8:00AM - 11:00AM	E&O – Meeting the Challenge of Change-Part 2 (3 hrs)		REGISTER	Online
1/26/2017 8:00AM - 10:00AM	The Ultimate Account Manager-Part 1	2	REGISTER	Online
1/27/2017 9:00AM - 12:00PM	Certificates of Insurance – Emerging Issues and Other Stuff that May Scare You!	3	REGISTER	Online
2/7/2017 7:00AM - 1:45PM	E&O – Meeting the Challenge of Change	6	REGISTER	Online
2/8/2017 12:00PM - 1:00PM	Business Fraud Protection	1	REGISTER	Online
2/10/2017 1:00PM - 2:00PM	Personal Fraud Protection	1	REGISTER	Online
2/15/2017 9:30AM - 12:30PM	National Flood Insurance Program Basic Course – 2016	3	REGISTER	Online
2/15/2017 1:00PM - 5:00PM	Ethics in Today's Changing Times	4	REGISTER	Online
2/16/2017 8:00AM - 2:45PM	E&O – Meeting the Challenge of Change	6	REGISTER	Online
2/16/2017 9:00AM - 12:00PM	Certificates of Insurance – Emerging Issues and Other Stuff that May Scare You!	3	REGISTER	Online
2/20/2017 7:00AM - 9:00AM	General Homeowners Section II, Part I		REGISTER	Online
2/21/2017 8:00AM - 11:30AM	E&O – Meeting the Challenge of Change-Part 1 (3 hrs)	3	REGISTER	Online
2/21/2017 12:00PM - 3:00PM	E&O – Meeting the Challenge of Change-Part 2 (3 hrs)	3	REGISTER	Online
2/22/2017 8:00AM - 8:00AM	Insurance Claims That Cause Problems!	3	REGISTER	Online
2/23/2017 8:00AM - 11:30AM	E&O—Meeting the Challenge of Change-Part 1 (3 hrs)	3	REGISTER	Online
2/23/2017 12:00PM - 3:00PM	E&O – Meeting the Challenge of Change-Part 2 (3 hrs)	3	REGISTER	Online
2/23/2017 1:00PM - 3:00PM	The Ultimate Account Manager- Part 1	2	REGISTER	Online
2/27/2017 7:00AM - 9:00AM	General Homeowners Section II, Part II	2	REGISTER	Online
3/2/2017 8:00AM - 10:00AM	Insurance and the Property Lease	2	REGISTER	Online
3/7/2017 7:00AM - 1:45PM	E&O – Meeting the Challenge of Change	6	REGISTER	Online
3/9/2017 9:00AM - 10:00AM	Personal Fraud Protection	1	REGISTER	Online
3/9/2017 1:00PM - 2:00PM	Personal Fraud Protection	1	REGISTER	Online
3/16/2017 8:00AM - 2:45PM	E&O – Meeting the Challenge of Change	6	REGISTER	Online

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Date & Time	Topic	CE	LINK	Location
3/16/2017 8:00AM - 11:00AM	National Flood Insurance Program Basic Course – 2016	3	REGISTER	Online
3/16/2017 11:30AM - 12:30PM	Business Fraud Protection	1	REGISTER	Online
3/20/2017 7:00AM - 9:00AM	General Homeowners Section II, Part I		REGISTER	Online
3/22/2017 8:00AM - 11:00AM	Insurance Claims That Cause Problems!	3	REGISTER	Online
3/22/2017 9:00AM - 12:00PM	Certificates of Insurance – Emerging Issues and Other Stuff that May Scare You!	3	REGISTER	Online
3/23/2017 8:00AM - 10:00AM	The Ultimate Account Manager-Part 1	2	REGISTER	Online
3/23/2017 1:00PM - 5:00PM	Ethics in Today’s Changing Times	4	REGISTER	Online
3/27/2017 7:00AM - 9:00AM	General Homeowners Section II, Part II	2	REGISTER	Online
3/28/2017 8:00AM - 11:30AM	E&O – Meeting the Challenge of Change-Part 1 (3 hrs)	3	REGISTER	Online
3/28/2017 12:00PM - 3:00PM	E&O – Meeting the Challenge of Change-Part 2 (3 hrs)	3	REGISTER	Online
3/30/2017 8:00AM - 5:00PM	Insuring Personal Auto Exposures (CISR)	7	REGISTER	Bozeman
3/30/2017 8:00AM - 11:30AM	E&O – Meeting the Challenge of Change-Part 1 (3 hrs)	3	REGISTER	Online
3/30/2017 12:00PM - 3:00PM	E&O – Meeting the Challenge of Change-Part 2 (3 hrs)	3	REGISTER	Online

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2017 CISR SCHEDULE

Date	Title	CE	Link	Location
3/30/2017 8:00AM - 5:00PM	Insuring Personal Auto Exposures (CISR)	7	REGISTER	Bozeman
5/18/2017 8:00AM - 5:15PM	Personal Residential (CISR)	7	REGISTER	Helena
6/6/2017 8:00AM - 5:15PM	Commercial Casualty II (CISR)	7	REGISTER	Kalispell
9/7/2017 8:00AM - 5:15PM	Commercial Casualty I (CISR)	7	REGISTER	Missoula
9/21/2017 8:00AM - 5:15PM	Agency Operations (CISR)	7	REGISTER	Bozeman
10/3/2017 8:00AM - 5:15PM	Insuring Commercial Property (CISR)	7	REGISTER	Kalispell
10/19/2017 8:00AM - 5:15PM	Commercial Casualty II (CISR)	7	REGISTER	Helena
11/16/2017 8:00AM - 5:15PM	Insuring Personal Auto Exposures (CISR)	7	REGISTER	Great Falls
12/7/2017 8:00AM - 5:15PM	Personal Residential (CISR)	7	REGISTER	Bozeman

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CSI UPDATING LIST OF AGENTS SELLING IIAM HOMEOWNER’S DIC PROGRAM

Commissioner Rosendale issued a [press release](#) yesterday reminding consumers to consider flood coverage prior to the snows melting.

The CSI website maintains a list for consumers of agencies selling our Homeowner’s Difference in Conditions policy for earthquake, landslide and flood. [See if you’re on the list here.](#)

To add (or update) your name, email the following information to Tim Morris, tmorris@mt.gov

- ✓ Name of Insurance Agency
- ✓ Phone Number
- ✓ City
- ✓ Website Address

[Click here](#) for more information on the HCIT program.