



The Independent Insurance Agents Association of Montana

November 2015 

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New IIAM Leadership Installed

by Bob Biskupiak, CEO

The Officers and Directors for the Independent Insurance Agents Association of Montana took their oath of office during the 2015 annual meeting on September 22nd in Billings, Montana.



Kelly Knaff of Montana First Insurance Advisors in Kalispell was installed as the IIAM President. The next year will be filled with some exciting changes and with Kelly's leadership we will continued to challenge the status quo regarding association and Governance Board management. Tradition is important, however, change is necessary.



Kristy Hodik of Hobson Insurance was elected to the position of President-Elect. Kristy will serve a three year term of President-Elect, President and Past President of the association. Don't let the small town

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setting of Hobson mislead you as Kristy and her colleagues run a dynamic agency operation. Hobson Insurance is one of only two IIABA Best Practice agencies in Montana. Kristy also serves a dual role as MIEF (Montana Insurance Education Foundation) Past President.



Scot Solberg was elected IIAM Vice President He is also the current President of MIEF, which is the leading provider of quality education programs in Montana. Scot's strong leadership of

the Young Agents Committee assures a bright future for the association.



Karla Dedman continues her dedicated service as the Secretary/Treasurer for the association as well as MIEF and PRIM (Public Risk Insurance Management). Her perspective of working for the associ-

ation and on the agency side of the business is a wonderful asset to the leadership team.



John Braut was recognized for his ongoing role as our National Director. John represents Montana at a national level on many critically important uses that impact our member agencies as well as

our customers. John has served on several important committees such as the Crop Hail Task Force and InsurPAC. He was recently appointed to the prestigious Governmental Affairs Committee.



Deanna Darnielle was recognized as for her service as President. Deanna's term as President was punctuated by a tremendous annual convention. All that attended will attest that this year's

convention checked all the boxes including professional development, education, networking and enjoyment! Deanna will continue her leadership as Immediate Past President as well as PRIM President.

Our thanks go to all our volunteer leaders. We have a great group leading our association for current and future challenges and opportunities.

Governance Board's Top Priorities in 2015-2016 by Bob Biskupiak, CEO

The Governance Board recently held their fall board meeting in Helena, Montana. The Governance Board is comprised of the IIAM leadership along with the President and President Elect of MIEF; the PRIM Vice President and the Young Agents Committee Chair and Chair-Elect. This board provides direction to the respective organizations as they strive to support independent agents, our company partners and the insurance profession overall.

Members of the Governance Board include:

Kelly Knaff, CIC – IIAM President
Kristy Hodik, CIC – IIAM President Elect
Deanna Darnielle, CIC – PRIM President
Keith Nelson, CIC – PRIM Vice President
Scot Solberg, CIC–MIEF President/IIAM Vice President
Stacy Juelfs, CIC, CISR, AAI– MIEF President Elect
Karla Dedman, CIC, CPIW – Secretary/Treasurer
John Braut, CIC – National Director

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Tom Chamberlin – YAC Chair

Joe Menyhart, CISR – YAC Chair Elect

The focus for the next year includes:

- Supporting joint Big “I” and PIA convention
- Updating association strategic plan
- Oversight of financial performance of IIAM, MIEF and PRIM
- Supporting association operational performance and staff development

- Effective committee actions – Legislative, Investment, Surplus Lines, Young Agents and Company Partnership committees
- Review of membership and dues structure

Please join me in thanking the members of the Governance Board for their dedication to the industry.

If you are interested in becoming a volunteer leader of your association, please contact me (406) 442-9555 extension 102 or at bbiskupiak@iiamt.org.

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Montana Association Achieves Annual InsurPac Goal

National Association Ahead of Last Year’s Record Setting Pace *by Bob Biskupiak, CEO*

Thank you to our InsurPac donors for helping Montana reach our state goal and achieving Eagle Status!

Platinum Club

Perry Wolfe, Wolfe-Daniels Agency Inc.

Centennial Club

John Braut, Wolfe-Daniels Agency Inc.

Richard Deming, First West Inc.

Gold Club

Robin Nelson, Bishop Insurance Service of Ronan Inc.

Bob Biskupiak, Independent Insurance Agents Assoc.

Richard Hall, ISU Streeter Brothers Insurance Inc.

Pioneer Club

Julie Bennett, First West Inc.

Monte Solberg, Lewistown Insurance Inc.

Tina Wood, Wood Enterprises Inc.

Charles Yegen, Peter Yegen Jr. Inc.

Founders Club

Karla Dedman, Montana Insurance Managers LLC

Michael Inman, Hub International Mountain States

Kelly Knaff, Montana First Insurance Inc.

Jack Lawson, Lawson Insurance LLC

Webb Mandeville, Mandeville Insurance Agency Inc.

John Menyhart, WA Mitchell Agency (dba)

Linda Schmaing, ISU Streeter Brothers Insurance Inc.

Keith Schnider, PayneWest Insurance

General Contributor

Aaron Beard, Beard Insurance Agency

Andrew Brekke, Erickson Insurance Group

Ron Miller, Lewistown Insurance Inc.

Scot Solberg, Lewistown Insurance Inc.

Janell Kulla, Mandeville Insurance Agency Inc.

There’s still time to contribute to this year’s campaign. Download the [InsurPac contribution form here](#).

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New Member Benefit : Multi-Peril Earthquake, Landslide & Flood Policy

The Independent Insurance Agents' Association of Montana is happy to introduce a new **exclusive** member benefit, a **Multi-Peril earthquake, landslide and flood policy**.

We have partnered with Homeowner's Catastrophe Insurance Trust (HCIT) through Trustco, Inc. This program was established in 1975 and is one of the longest running programs of its kind. It provides access to the top personal lines Difference in Conditions policy in the marketplace.

The program allows members of the Montana Big "I" to provide their customers with affordable property protection against the losses associated with disasters such as earthquake, landslide and flood, which are not typically covered on homeowner's policies.

Program Includes:

- 10 day waiting period; can be waived to 5 days for a mortgage closing
- Blanket coverage for the dwelling, contents and other structures (see policy for details)



- Acceptable to lending institutions as HCIT program exceeds NFIP coverage
 - Fast and easy application with rates included
 - Coverage also includes Loss of Use (10% of coverage A, up to \$25,000)
- Limits up to \$1M with higher limits available upon request
- 5% standard deductible with a 1% option when mortgage companies require it

This highly successful program has been in place for 40 years and from the very beginning has been exclusively available to Big "I" members in the Western United States. All documents enclosed in this packet may also be found on our website at www.iamt.org/resources/HCIT.

If you have questions or would like more information, please contact [Kerri Emmons](mailto:kerri@trustcoinc.com) in our office at (406) 442-9555 ext. 105. If you would like to contact HCIT directly, please call Heidi Willes (800) 644-4334 extension 305 or send an email to heidew@trustcoinc.com.

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Mark Your Calendars: 85th Annual Convention

When: October 3-5, 2016

Where: Missoula – DoubleTree by Hilton – Edgewater

What: The First Ever joint Montana Big "I" and PIA Convention

Why: For professional development, networking, fun and education.

How: Joint cooperation with Big "I" and PIA leadership and staff.

The planning for the convention is moving along very quickly and every indication points to a successful joint convention. Our mutual goals are to offer an excellent program that combines that strengths of both organizations and membership. A task force has been created and they are providing valuable input to this endeavor. This is not a combined convention, but rather a joint convention based on a partnership between both agent organizations.

Look for more information soon, but mark your calendars to attend NOW!

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Be Ready for Unplanned Communication



Every agency will inevitably have to deal with an upset customer at some point in time. Your challenge: To handle the situation in a way that leaves the customer satisfied. If you're lucky, you can

even encourage them to serve as a passionate advocate for your agency going forward.

Is your agency prepared to deal with a call from an upset client, a major fire at an insured business or simply a negative online review about your sales or service? These unexpected challenges require internal planning and discussion to ensure a timely and effective response.

You and your customer service staffs' ability to effectively address customer complaints provides a great opportunity to turn dissatisfied customers into life-long customers.

Here are some tips to help ensure that you are ready to help when a complaint is made:

- **Listen to what they have to say and don't interrupt until they are finished.** Don't get defensive or take the complaint personally, and don't jump to conclusions.
- **Once they have finished, repeat back what you heard and ask questions to better understand their perspective.** You want to solve their problem, not argue with them. Empathize and look for ways to resolve the issue.

- **Remember that an apology will often diffuse the situation.** Don't place the blame on another person or department. Simply let them know that you are sincerely sorry for the issue that has caused concern.
- **Work with the customer to find an acceptable solution.** Start by asking, "What would be an acceptable solution to you?" They may not know, but making them a partner in solving the issue will assure them you care about both them and the outcome. Be prepared to offer a few solutions of your own.

If you need to work with someone else internally to solve the problem, do so quickly. Remember that customers prefer the person they are speaking with to be able to solve their issue. Sending complaints upstream for others to handle only adds to the customer's frustration.

For the rest of the story, visit "[Be Ready for Unplanned Communication](#)" online.

Best Practices' [Customer Service Experience](#) will help your agency prepare for the unexpected with tips about unhappy customers, social media scares, negative reviews, disaster communication, texting and more. This online guide will help you confidently and efficiently provide meaningful, valuable and profitable customer service—a foundational component of your business. Don't miss previous releases, ranging from "Know Your Agency" to "Understand Your Marketplace" to "Care for New Customers."