



February 2016

Like us on Facebook for info on products, events, industry news and more! Click here >>

LEGISLATIVE ADVOCACY IN THE OFF SESSION	1
HOW AND WHY BUYERS MAKE DECISIONS	2
HOW TO DELAY WINDOWS 10 AUTOMATIC UPDATES	4
BIG I PROFESSIONAL LIABILITY RATER—QUICKLY RECEIVE YOUR AGENCY E&O PREMIUM ESTIMATE	5
TIDBITS & FUN FACTS: NAME THAT DATE WINNER, DID YOU KNOW?	5
HOW WOMEN ARE CHANGING THE INSURANCE SPACE	6
2015 MADDOX RECIPIENT COMPLETES FRESHMAN YEAR; 2016 DEADLINE APPROACHES	11
E&O Q&A WITH MARY LAPORTE	12
SAVE THE DATE	13
LAW & ETHICS CLASSES IN EASTERN AND WESTERN MONTANA	13

Legislative Advocacy in the Off Session

On February 5, 2016, Big I Executive Director Bob Biskupiak and Representative Tom Berry testified before the Economic Affairs Interim Committee on the topic of the State Hail Insurance Program.

It is customary that state agencies provide an overview to the respective interim legislative committees. The director of the Department of Agriculture, Ron de Young, provided a very [brief overview of the program](#). Mr. de Young’s comments were focused on the 99 year history of the program and the high cost of reinsurance, which was secured after the horrific loss year in 2013.

The fact remains that the State Hail Insurance board competes directly against the private insurance companies and agents. Biskupiak’s testimony focused on the unfair playing field due to the differences in regulation. The State Hail program is an insurance program, yet is not regulated by the Department of Insurance. The State Hail Board makes decisions as to

rates, refunds to customers and other program decisions. These types of decisions would be never be approved for private insurance companies by the Department and Biskupiak suggested the program should fall under the regulation of the Insurance Department. He referred to the recent change with the Montana State Fund via Senate Bill 123 in the 2015 session.

Biskupiak also emphasized that if the State Hail Insurance Program is to continue, it must be self-sustaining. A bill in the 2015 session would have allowed the program to borrow money from the Board of Investments if they depleted reserves.

Thanks to Representative Tom Berry this bill was amended to the insurance industry’s favor and ultimately did not continue forward. In his testimony, Representative Tom Berry took a very assertive

[\(Continued on page 2\)](#)
[Return to table of contents](#)

[\(Continued from page 1\)](#)

stance that the State Hail Insurance Program should not be competing against agency private companies. Tom also disputed the comment that private insurance was not available in parts of Montana. Repre-

sentative Berry also supported the regulation by the Insurance Department. Berry did an excellent job fielding the majority of the questions from the committee. Tom, thanks for representing the insurance industry and Montana agents!

[Return to table of contents](#)

How and WHY Buyers Make Decisions by Brandie Hinen

An hour ago I just finished a remote sales meeting for one of my favorite clients. Our program allows us to work with people off site through webinars, teleconference, and one on one coaching calls, so the producers there know me well.

I was talking about the dynamics of what happens on your appointments with your buyers and what motivates those buyers to buy from ME.

I went through a series of slides on the way a person's mind works. I said, "Forget thinking of this other person as a prospect, suspect, object, I don't care what training you've had. Get away from some of the canned sales rhetoric and see this person, as well, a person." I continued, "Your 'buyers' are just regular people who buy, or make decisions every day, just like you."

In fact, I bet you've made several hundred buying decisions just in the past week. Don't think so? Well, how about this...

It's Friday morning, you're already tired and beat. It's been a long week already; you get in your car to leave for the office, and what? Of course! Your wife has driven your car and left the gas on "E" AGAIN! Urrggh. So, do you take her car? No, just stay where you are, you'll get gas on the way home tonight after work. Flying to make it in time for the 9:00 meeting, there's an accident up ahead. Sheesh, here we go...off at the next intersection you take the side streets, weaving in and out of traffic and slide into

home at the closest parking space to the front door. You walk in, okay, breathe a sigh of relief. It's 8:45, time to get a cup o' Joe, sit down, shake the mouse, and check any voice mails. Ahhh, it's Susan, your newest client, so you guess you'll get a quick call in before the Sales Beating ...

How many decisions do you think you've made already? Well, in the real world, several dozen and it's not even 9:00 a.m.! Ohh, and when you DO drive home, you are quickly reminded of your empty fuel tank when "DING" the little gas pump shows up on your dashboard display. Where will you buy gas? Shell and BP [oops, not a good example, let's try again] Shell and Exxon [hmmm] okay, Shell and Chevron are your choices. Shell is at \$2.72 and on the right side of the road, Chevron is \$2.69.

All of us buy things or buy decisions, all day long. This is also what it's like for your buyers. Those people you are calling on, they are looking for something they think or feel could be better than what they have now. If you can't connect with them and their interests, you're likely not going to get very far.

We like to bad mouth the gecko, but "15 minutes could save you 15 percent or more on your car insurance" and a cute little mascot that even 4 year olds can recognize has won over millions of people. Why? Because for a small amount of effort, a person can get a big potential return.

[\(Continued on page 3\)](#)

[Return to table of contents](#)



[\(Continued from page 2\)](#)

How are you approaching the thought of talking to people about the why's of working with you? WHY is an emotional proposition, and people buy based on the emotions they feel. Whether it 'just feels right' or 'I don't know, Joe, something about him just doesn't sit well with me'.

What if you were to just sit down with people and say something like, "Brian, you know, the way I see insurance is no different than the way I see everything else, whether it's buying a new set of tires for my truck, a new pair of shoes, or where I'm taking my client to lunch this afternoon. Really, it's as simple as the thing I buy, the person I'm going to buy it from for the price I'm gonna pay."

With those tires, I'm thinking of the balance between what I'm paying for the tread life, warranty, chain of stores who'll give me the free flat repair, all of that. Oh, and are they shooting straight, friendly, and interested in my business. [Interesting how even in tough times that people still choose to be indifferent, isn't it?]

If I'm speaking with insurance buyers, here's a little of how I teach producers to talk:

"So, for starters, since I know the numbers are very

important to all of us right now, I'm going to leave that one for last."

"We'll get there, but just not yet."

"First, I'd like to just listen to you and what's important to you. What kind of expectations do you have from your insurance people for the amount of money you pay? How long have you been with those guys? And what kind of result for your money do you want from the company people?"

You see, just like you driving home from work looking for the best gas station, your buyer is going to weigh options based on how THEY make decisions everywhere else in their lives, NOT on how YOU make decisions. In fact, your buyer may tell you it's all about the price, but in truth, none of us really buy anything from anyone we don't like.

Use the technique I showed you above. Draw three circles on a sheet of paper for the client. The thing they bought. The person they bought it from; for the price they paid. Remember over 65% OF THE POPULATION, yes that's most of you and your buyers, are VISUAL learners. They want to see something. Map it out this way, and talk about THE PERSON – them, and the incumbent agent/broker relationship first. You'll be glad you did. [Return to table of contents](#)

How to Delay Windows 10 Automatic Updates

by [Steve Anderson](#), Tech Tips

As you may know, Microsoft has released their newest desktop operating system update: Windows 10.

Microsoft is very proud of Windows 10 and the reviews have generally been very positive. They want you to upgrade your computer to the newest platform and Microsoft is pushing hard for you to do just that.

Microsoft did announce that for consumers wanting to upgrade their existing Windows 8 or Windows 7 machine, they could upgrade for free during the first year after the release. This is a good thing.

But what is not a good thing is Microsoft's constant use of pop-up messages reminding you that this upgrade is available.

Even worse is **Microsoft's recent announcement that it will automatically upgrade Windows 7 and Windows 8 systems through Windows Update over the next few months unless you tell it otherwise.**

So, if you want to make sure your current system is not automatically updated, you will likely need to change some settings on your computer.

Note: Your system administrator has probably already completed the steps necessary to delay this upgrade. But, you may want to check your computers at home.

To prevent Microsoft from automatically installing Windows 10 on your Windows 7 computer, you should do these things:

1. Open **Windows Update** through your **Start Menu**.
2. Click **Change Settings**.
3. Under **Important Updates**, choose "*Check for updates but let me choose whether or not to download and install them.*"
4. Under **Recommended Updates**, check "*Give me recommended updates the same way I receive important updates.*"
5. Click **OK**.

Step #4 above is not necessarily intuitive. The Windows 10 update will soon become a recommended update. Microsoft is being so aggressive that even after you do this, it will indicate you have a problem with Windows Update through its Taskbar icon "Solve PC issues." You should just ignore this notification.

Microsoft previously stopped "mainstream support" of Windows 7 in January 2015. This means that Windows 7 doesn't benefit from new features, and you can't call Microsoft for free help.

However, Windows 7 continues to receive all-important security fixes. Microsoft plans to maintain Windows 7 "extended support" until January 2020, when security fixes will no longer be provided. You will need to upgrade to Windows 10 at some point in the not too distant future. Changing this setting will allow you to control when that update is done.

[Return to table of contents](#)



count on
EMC
INSURANCE

Acquire. Retain. Cross-Sell.
We can help grow your business in more ways than one.



Bismarck Branch: 800.472.2117 | Home Office: Des Moines, IA

www.emcins.com

[Return to table of contents](#)

Big “I” Professional Liability Rater Quickly Receive Your Agency E&O Premium Estimate

The Big “I” Professional Liability program is administered in Montana by your local association. Kerri Emmons in the IIA of Montana office provides superior customer service and expertise while acting as your agent for E&O.

Now, in just a few minutes, you can request an E&O premium estimate by using this on-line request form. Simply enter the requested information and select “Request Premium Estimate.”

Your dedicated Big “I” E&O representative will respond to your request within 2 business days.

Do you prefer immediate personal assistance by phone? Call Kerri Emmons at (406) 442-9555 extension 105 today about your E&O needs.

We look forward to welcoming you into the largest E&O program for independent agencies in the U.S. We are much more than just E&O insurance—we are a program that is centered on risk management,

RECEIVE A PREMIUM ESTIMATE
FROM BIG “I” PROFESSIONAL LIABILITY



market leading coverage, stable rates with program oversight by group of your peers—agents just like you.

Not a Big “I” member? The Big “I” Professional Liability is written on a “risk purchasing group” basis exclusive to Big “I” members. We still want to hear from you and provide your agency with an estimate so you can see the value we can provide in protecting your agency. E&O is just one reason of many reasons to join the Big “I.”

Please note that this is not an offer of coverage. An offer of coverage is subject to a full review of an application. Coverage is not bound until confirmed directly by the state association.

[Return to table of contents](#)



Tidbits & Fun Facts

NAME THAT DATE—ANSWER & WINNER

The article featured in last month’s issue of Tags was originally written April 30, 1981. All responses were entered into a drawing for \$25. The winner is: **Rich Deming with First West!**

DID YOU KNOW? By Bob Biskupiak

I had the opportunity to spend time with our newly appointed Lieutenant Governor, Mike Cooney, at a recent trade association luncheon. Even though I’ve known Mike personally for years, I did learn something new. Mike Cooney is one of our more noted public servants serving in the Montana House (1976-1980) and Senate (2003-2010), including Senate President in 2007. In the years between, he served three terms as Secretary of State. What I didn’t know is that **Mike Cooney’s first professional and legislative job was with Big “I”**. Mike was hired by then Executive Director, Tom Maddox, as a Legislative Intern in 1975. Thus is it reasonable to assume that the Big “I” launched his successful political and public servant career. Well not really, but it does make for a good story.

[Return to table of contents](#)

How Women Are Changing the Insurance Space

by Erin Nutting, Agency Nation

One thing I have heard over the last couple weeks in my industry is the word “trailblazer”. If you think about it, that is a pretty powerful word. In essence it’s really what we’re all trying to do on a daily basis in our space. We are trying to brand ourselves as different from the masses and be open to adaptation.

This my friends is way easier said than done though: Being a trailblazer in a century old business is to say the very least, challenging.

We have to be constantly thinking about the next step, or as I like to say, “find the need and fill the void”. This is what breaks you apart from other insurance agents. This is the gold folks.

The reality of this business is that it’s always been a man’s business.

Gosh, I hate that phrase. What exactly does that even mean? A “man’s business”?

Whether I like that phrase or not, it’s something that women have been up against since we first broke into agency ownership and is still happening today. If I had a dime for every time a client asked me if they could speak to my “husband”, or my boss, or even asked how old I was — I’d have a nice little side spending account right now.

Whether men want to admit it or not, we are faced with some challenges that you might not ever think about, and can’t always relate to.

I don’t think I need to elaborate on the fact that we are expected to do all things in heels as well, right?

No little girl has the aspirations of growing up and selling auto insurance. Baby, doctor — sure. Veterinarian, absolutely. Maybe even professional ice danc-

er (OK fine that was just mine). But insurance agent — how can I say this nicely? Not a chance.

As a mother of 4 myself and owner of Integrity Insurance Services and Arizona Wedding Insurance, I know all too well the reality of balance, and making a name for yourself in a business that’s not “built for Queens”.

If I listed every single woman in this business who have directly shaped my life in becoming an agency owner I would need 54 more pages and a heck of a lot more words. We as an entity have gone completely against the grain in even venturing into the world of insurance agency ownership.

As I have continued to move forward in my now almost 11 year insurance career, I am now just in awe at not only how far we have come, but how women are completely changing the game in the insurance space. I am privileged enough to get to feature a small few of these elite women here.

Using Niche Demographics to Shift the Feel in the Industry

It’s no shock that in this day in age, women tend to still “run” a household. Not only are we running households but we are also running, businesses, kids, and local community events.

The insurance world is still pretty new in the “niche marketing” arena however one female licensed agent in Washington is not only embracing it but completely changing the game when it comes to niche marketing in the community.

Meet Erin Gross, Insurance Mama. She is a beautiful Mom of 2 and decided to capitalize on a market our

[\(Continued on page 7\)](#)

[Return to table of contents](#)

[\(Continued from page 6\)](#)

industry is completely missing the boat on: Young and Growing Families where the Mom is at Home during the day.

When Erin decided to start her family, she spoke with her Agency Owner, Claudia McClain, about leaving the insurance agency.

However, together they decided while she was making this giant adjustment Claudia would continue to keep her insurance licenses active just to make sure getting out of insurance was really what she wanted to do.



In being involved in kids activities (trust me there are a lot of them) Erin soon realized that there was a significant void in the “stay at home” mom world for insurance.

There was a trust between families and Moms that no insurance agent would be close to tackling without the “In”. So with a force of confidence behind her thanks to her Agency Owner, Claudia McClain, she launched Insurance Mama.

“Trust me, I understand the dilemma of needing to take care of important family business (like insurance) while having little “helpers” all around me who bring to me their joys and “owies” and conflicts...in the midst of a phone conversation. And let’s admit that going out to an appointment with young children isn’t necessarily the easier option.”

According to a June 2014 study by [Ameriprise](#), women are not only leading the way in making household financial decisions, but there has been a 44% growth in female business owners from 1997-2007. “Younger women feel educated about financial matters and are eager to teach their daughters what they know.”

That is a powerful thing. Not only are women in business getting stronger, but as Moms our newest driving force is to instill this confidence and drive into our daughters so those numbers continue to grow. What Erin Gross has done here is not only capture a niche market but she has spoken directly to it and nurtured it in a way that has the potential to expand nationwide. Brilliant.

Of course as she mentions on her website Insurance Mama, you don’t need to be a Mommy to work with her; but what an amazing way to completely change the way niche marketing is done.

Using mentorship strategies to Shape the Future of the Industry

I’m sure I’m not the only one out there who has felt a sense of “peace” when you are talking to a colleague in your arena and together you just give each other those “that a girls”.

The insurance world has not always been a space that has been open to women coming in and shaking things up.

However with *APIW’s Insurance Woman of the Year*, Tracey Carragher, behind you it’s almost impossible to believe you can’t accomplish something.

Tracey is one of those women that I look on from afar and think, “this will be me someday”. She is to me a celebrity in the insurance world. Why?



To be honest it has nothing to do with the fact that she is probably one of the top producing insurance agents in the country or even the fact that she has

[\(Continued on page 8\)](#)

[Return to table of contents](#)

[\(Continued from page 7\)](#)

over 250 employees, dozens of offices throughout the country, or even the fact that she has international notoriety. The thing that impresses me the most is the Strategic Alliances she has created for women to be educated about the insurance space and also become forces in their own right.

According to APIW, “Ms. Carragher is also an extraordinary role model for women in the insurance industry. She conducts mentoring sessions for young women at Breckenridge and encourages flexible work arrangements, recognizing family priorities to both women and men raising children, caring for aging parents and those who care for pets. Ms. Carragher also started the influential Women’s Networking Group at Target Markets Program Administrators Association.”

The article continues to recognize her many other achievements such as being named “Top 50” women by Business Insurance Magazine her service on many not-for-profit boards.

So when was the last time Ms. Carragher wrote an auto insurance policy? Whelp... that I couldn’t answer for you however what I can answer and can guarantee is that she has focused on shaping the next generation of female insurance agents to be able to accomplish their “next big things”.

For that I owe her a big thank you because without even knowing her she has allowed me the space I need to not only grow but to do it with force.

She has blazed a trail for other female agents to develop something that is extremely hard to come by in a “man’s business”: Confidence.

How is confidence a game changer?

Confidence is the difference between an agent who sell’s insurance policies and an agent who builds brands.

Reinventing Networking with other Business Owners

We have all been there, sitting across from another business owner at a local networking event thinking “is he going to eat that” when we should really be listening to the 30 second commercials being giving by our peers around us.

The reality of it is networking is dry, boring, and scheduled.

In my opinion, the day of the modern day “networker” is gone. Sitting around a round breakfast table exchanging business cards is a very “old” way of building business. In this day we as insurance agents have to find new ways to develop relationships and trust.

An example of doing this is through things like mentorship programs, strategic networking groups focused on community growth, and also creating an online networking presence to speak to the very business owner/baby builder as I like to call them.

Women like Seraina Maag, CEO and President of AIG EMEA , on a massive level changed the way we view networking in our world and has allowed me a model to follow in going forward in re-branding and launching my own networking group, Southern Arizona Business Referral Exchange.



Photo Credit: Joanne Dugan

She started mentoring fellow agents and also started a women’s network at her company according to Property and Casualty 360.

Networking is another important step toward success. Many of these women had organized women’s net-

[\(Continued on page 9\)](#)

[Return to table of contents](#)

[\(Continued from page 8\)](#)

works within their businesses.

Typical is Seraina Maag, chief executive, North America Property, XL Group, who spearheaded both a formal mentoring program and a women's network at her company.

"Being able to discuss leadership issues, industry expertise and work/life balance with other women helps build confidence and pave the way for career advancement," she said.

By creating diverse networking outlooks, groups, and alliances she was able to quickly move up the ladder and be seen as the authority she was in the insurance space.

Networking can not always be about the immediate "referral". Networking is like cooking that delicious pot roast in a crock pot. You need to throw in all of your ingredients set that baby on slow and get all the rest of your work done while you wait for it to cook.

You notice how I don't say just watch it cook? You know how I tell you to get the rest of your work done while it is cooking? I say this because networking is about the consistency you put into developing and nurturing the relationships you have created.

Women in our space have a serious need for relationships, because just like that crock pot we are slow roasters. Female insurance agents who are creating the value in networking by focusing on nurturing other young female business professionals know what it takes to grow in both their businesses and in their lives. These women are game changers.

They Know the Power of a Brand

The one consistent you will find in the insurance space no matter where you go is a substantial amount of branding.

"Let's throw our logo on this, let's trademark a new

slogan, or even let's come up with a new mascot".

This is all well and good but what female insurance agents like Claudia McClain, Agency Owner McClain Insurance Services, are capturing is that branding is so very much more than putting your logo on something.



After personally being able to speak with Claudia (talk about humble folks) and doing an extensive amount of research on both her career and her agency growth, she continues to amaze me at

the level in which she provides service to her clients and still continues to grow her agency.

"I will never forget entering the insurance space in a time where women insurance agents were almost laughable. I had always heard the term... girls in the office... and knew that quite frankly, had to go." Said Claudia.

"I would load up my kiddos and drive to my office where we would have office 'slumber parties' only so that way when the kids went to bed I could get to work. Sure it was a lot of work but that is what it took to build my agency. In the process my kids didn't follow me into the business however they developed their own hard work ethic and sure did make this mom proud."

What Claudia probably didn't even realize at the time was not only was she building her agency but she was also building her brand.

No, when Claudia started she didn't have access to an amazing website platform for insurance agents, and she didn't have a fancy logo, or even an outlet to where she could grow what we now see as defining

[\(Continued on page 10\)](#)

[Return to table of contents](#)

[\(Continued from page 9\)](#)

your brand.

However, what Claudia did was build a brand around a commitment.

Wouldn't it be amazing if more agents would stop focusing on the shiny things and start focusing on the things that matter? Get back to the roots if you will.

Now, not to take away from the shiny things because let's be honest if I could make branding a person I would marry it because it is one thing that drives my passion to another level. However, to successfully brand an agency you must marry the feel and the look together. This is how you build a successful agency.

All too often, in my opinion, we are so focused on what our brand looks like that we are forgetting what it feels like.

The feel is what defines the tone of our agencies. A talent Claudia McClain has mastered. She allowed Erin Gross a space to grow and also in turn gave her a blessing to expand her own personal brand. This is branding at it's best: Adaptation.

They break the Mold on industry standards

It goes without saying that female business owners are a different breed. I would like to think that we exclude hustle, can take unexpected blows, and also aren't afraid of the word No.

You would be shocked if I told you the amount of times I have been told in my space that I wasn't "ready" to be an agency owner. Now if you don't know me personally then you are probably thinking, "wow this chick thinks she has it together".

I want to clarify in this case. I spent 9 years of my career making other people look amazing.

The people I worked for could do no wrong and I made sure of that. What is that old saying? "If you

don't build your own dreams, someone else will hire you to build theirs".

That is exactly what happened to Independent Insurance agent Linda Fisher, Agency Owner at Cardinal Insurance Group



After speaking with Linda I found myself in awe of how she completely broke free of the industry standard and ventured on her own when not many before her have had the courage to do so.

"I started my agency from scratch after being in an agency as the top producer, I was 100% commission based, I made decent money, but then I realized I didn't have the freedom that should have come along with it." Linda said.

"After successfully getting pregnant after a 14 year effort I needed to make an adjustment. After being told I was about 10 years out from being ready to go into an agency I made the decision to stop allowing myself to be held back."

She broke the mold. Here she is 12 years later and still continuing to out produce most agents in her space. She has been called a "trailblazer" for female agents in that she not only cares for her clients but also that she continued to give back through organizations like Make a Wish. She has shown the insurance world that insurance isn't the same.

Insurance isn't a "I need it now product". Insurance it a relationship based purchase.

Linda has allowed agents like me to open my mind and stop looking at the bottom line and focus more on the give back aspect of the community. By not worrying about what she will get back it has allowed

[\(Continued on page 11\)](#)

[Return to table of contents](#)

[\(Continued from page 10\)](#)

the relationships to do the talking and dubbed her an industry leader in referral based business.

I am humbled to be in an arena where all of the women above have paved a way for me to have my “Why the heck not me?” moment. They have put themselves out there and tried things that have gone against the conventional way of thinking and even the industry standards.

Just since I have started in this industry it has changed immensely. So what makes these women different?

They have completely changed the game. They have adapted their businesses, brands, and babies into fully functioning forces. Maybe 5 years from now we will look back and continue to have more Queens building and shaping the insurance space.

Erin Nutting, the owner of Integrity Insurance Services and Arizona Wedding Insurance, has a 10 year insurance background ranging from captive insurance agencies to helping build another independent agency. She is a mother of 4 and is committed to helping her community.

[Return to table of contents](#)

2015 Maddox Recipient Completes Freshman Year; 2016 Deadline Approaches

Kortney Mayer, daughter of Lori Mayer with Seitz Insurance, received the Tom & Marilyn Maddox scholarship for 2015.

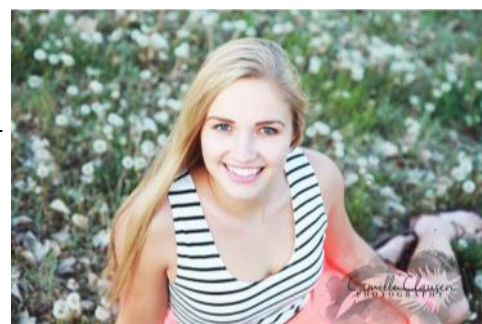
She entered Montana State University—Billings with 17 college credits, and on finishing her first semester is already considered a Sophomore with a 3.88 GPA.

“I am majoring in Elementary Education with a minor in Special Education and I am excited to start getting into my major classes this Spring semester.” Said Kortney. “Working with young children is a passion of mine, and I cannot wait until I get the chance to do what I love for the rest of my life. Thank you again for the support. I appreciate it more than words can explain.”

The Maddox Living Memorial College Scholarship was established to recognize more than 20 years of service from Tom & Marilyn Maddox to the Independent Insurance Agents Association of Montana.

This scholarship is open to family members of an owner or employee of an IIAM member agency (in good standing), immediate family members of an

IIAM Big Sky Lifetime Member, or immediate family members of an IIAM staff person who has



been with the association at least 5 years.

Applicants must be a high school graduate, or a first or second year college student at the time of application, with a minimum 2.5 grade point average for the last year. There are no restrictions on areas of study or colleges, as long as the school is an accredited two or four-year school.

Applications must be postmarked by May 31, 2016. To apply, students should complete the application and mail it to MIEF. Don't forget to include any letters of reference, and an official transcript for the last full school year. [download application](#)

For more information, please contact [Natalia Rogers](#) at (406) 442-9555 extension 106.

[Return to table of contents](#)



E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

ings with the customer or the company.

Do you have any suggestions as to how we can minimize errors and at the same time re-train the producers?

Rachel, Pennsylvania

Q I am a Commercial Account Manager

in a very busy agency. All of us Account Managers are struggling to stay on top of our work, and it seems that we are always behind.

At first, we thought it was because we didn't have enough people to do the work, but our boss insists we are adequately staffed when compared to agencies of a similar size.

So we put our heads together to try to figure out where we are spending most of our time and were surprised that we all came up with the same answer. It's the producers!

They are bringing in new business for us to quote, complete applications, create submissions, etc. They rarely give us enough information or the correct information to get a quote, and certainly not enough put a submission together.

We spend most of our time going back and forth to them trying to get missing information so we can do our job. When we email them, they don't get back to us, and we need permission to go direct to the customer.

Sometimes we "guess" at information so we can get the quote done and off our desk, but point out to the producer that the quote was based on a certain assumption. We are afraid that they don't always pay attention to that so it could lead to misunderstand-

A Rachel, it might be asking a lot to re-train producers, but let's break this problem down and come up with some solutions.

You don't mention how the producers are presenting business for you to quote, but it is not unusual for producers to send an email, drop a note on your desk, or perhaps furnish a copy of the prospect's current declarations page with scribbled notes on it.

I want to stay away from stereo-typing producers, but I think we can agree that many of them are not detail oriented, even though they may be great at building relationships and making the sale. The trick is to give them the tools they need so that they can easily put the information together required to obtain a quote.

Consider developing a sheet for producers to complete for each line of business. On the sheet, clearly indicate which fields are required in order to just get a quote. That way, the producer can decide if they want to get the rest of the information later if all they need is a quick quote. For this to work, management must get behind it and require that the sheets be completed for all quotes and submissions. (No sheet, no quote!)

A simple way to do this is by creating a "kit" for each producer. The kit could be comprised of an accordion-type folder with multiple color-coded folders inside, each including a supply of forms for each line of

[\(Continued on page 13\)](#)
[Return to table of contents](#)

[\(Continued from page 12\)](#)

business. This will make it easy for producers to quickly see which forms they need to complete for the lines of business they need quoted. It will also help them understand which fields they will have to complete in order to get a quote.

Having said all that, it should be noted that this system is very paper dependent. It may work for agencies whose producers are not extremely tech savvy. In many agencies today, producers frequently quote their own business through carrier portals and complete applications in the agency management system.

The procedures and cultures of agencies can vary dramatically. The producer “kit” could also be provided digitally by creating fillable PDF forms or using software designed for this purpose. There are apps that can be customized for producers to use on tab-

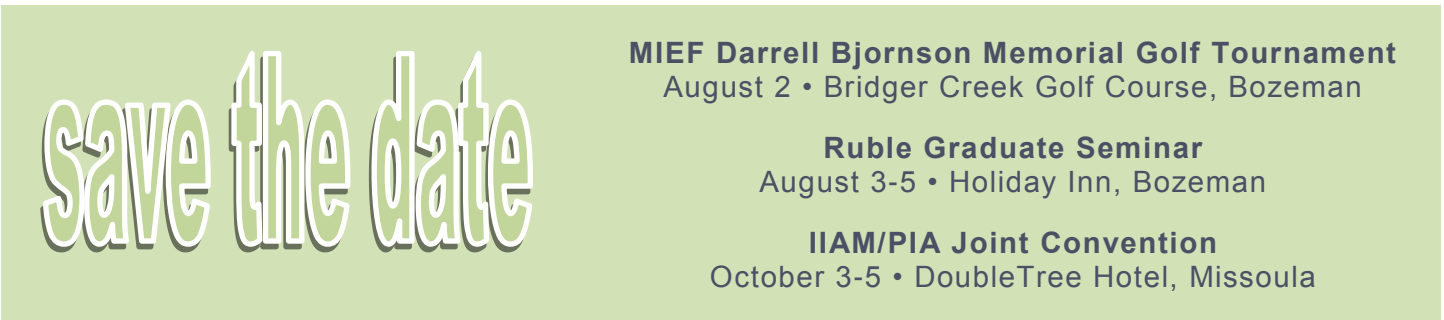
lets and submit the information digitally to the account manager.

The goal is to provide a streamlined method of collecting and passing on information correctly and completely the first time, thereby minimizing the chance of misunderstandings and errors. Hopefully, you will then spend less of your time chasing producers and more time delivering quality service to your customers.

Mary LaPorte is a consultant and educator with a strong background in Errors & Omissions loss prevention. Forward your E&O questions to marylp@lpinsuranceconsult.com.

Learn More: Mary will be speaking on Agency Productivity & Effectiveness as well as Legal & Ethical Responsibilities during the **Agency Management Institute in Missoula. Join us May 16-19, 2016.** [more info](#)

[Return to table of contents](#)



save the date

MIEF Darrell Bjornson Memorial Golf Tournament
August 2 • Bridger Creek Golf Course, Bozeman

Ruble Graduate Seminar
August 3-5 • Holiday Inn, Bozeman

IIAM/PIA Joint Convention
October 3-5 • DoubleTree Hotel, Missoula

Law & Ethics Classes in Eastern & Western Montana

Bob Biskupiak, CIC, CPCU, Lobbyist & Executive Director of the Independent Insurance Agents' Association of Montana will be teaching the 2015 Legislative Changes course and Ethics across the state March through May.

2015 Legislative Changes (1 CE)

- March 9 • Havre, 8:00-9:00
- March 15 • Kalispell, 1:00-2:00
- May 11 • Glendive (time tbd)
- May 12 • Wolf Point (time tbd)
- May 20 • Missoula, 10:30am-11:30

Ethics (3 CE)

- March 9 • Havre, 9:00-12:00
- March 15 • Kalispell, 2:00-5:00
- May 11 • Glendive (time tbd)
- May 12 • Wolf Point (time tbd)

Register online at www.iiamt.org/calendar

Not able to attend one of these dates/locations? We can bring these state mandated courses in house.

Call Natalia Rogers at (406) 442-9555 extension 106 or send an email to education@iiamt.org

[Return to table of contents](#)