



Winter 2016

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Flood, Quake and Landslide Coverage *Big I Member Only Benefit*

HB 94 passed resoundingly in the 2015 Legislative Session allowing agents to sell multi-peril policies including flood, earthquake and landslide coverages.

The Big I strongly supported this legislation and partnered with Trustco, Inc. to bring you the Homeowners Catastrophe Insurance Trust (HCIT) program. Learn more here: [HCIT Multi-Peril Program](#)

The Montana Insurance Department has taken great interest in this program and has offered to include interested member agencies on their webpage promoting the program. In order to be listed, email the following information to [Tim Morris](mailto:tmorris@mt.gov) (tmorris@mt.gov) as soon as possible.

- Agency Name
- Phone Number
- Location
- Website

If you have any other questions, please contact Kerri Emmons or Bob Biskupiak at the association office.

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SPRING SEMINAR

March 9-10

Billings



Farm Property (AFIS 1)

March 9 · 9am-4pm
with Casey Roberts

Farm Policy · Farm Personal Property · Causes of Loss Form · Endorsements · Barns, Outbuildings & Other Structures

part of the AFIS designation

[register](#)



Cyber/Data Breach Insurance, A Primer

March 10 · 8am-12pm
with Casey Roberts

Cyber/Data Liability Coverages · Claims Data · Exposures · Risk Management · Policy Language Comparison

[register](#)



The Sharing Economy and Insurance

March 10 · 1:30-3:30pm
with Casey Roberts

Ride-Sharing & Home-Sharing, New Risks for PL Insureds · Legal Issues · Contracts/Agreements · Risks · Coverage Issues and Answers

[register](#)

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Young Agents, Is Washington D.C. Calling You?

The Big "I" National Legislative Conference is scheduled for April 13-15, 2016. As always we invite Montana Big "I" members to join us in Washington DC.

Our state National Director, John Braut of Wolfe Daniels Insurance Agency, will lead a strong contingency to meet with Senators Jon Tester and Steve Daines along with Representative Ryan Zinke to discuss national and state insurance related issues.

We offer a special opportunity for Young Agents to attend this outstanding conference. There are several scholarships for **first-time attendees**, covering the travel, hotel and registration costs.



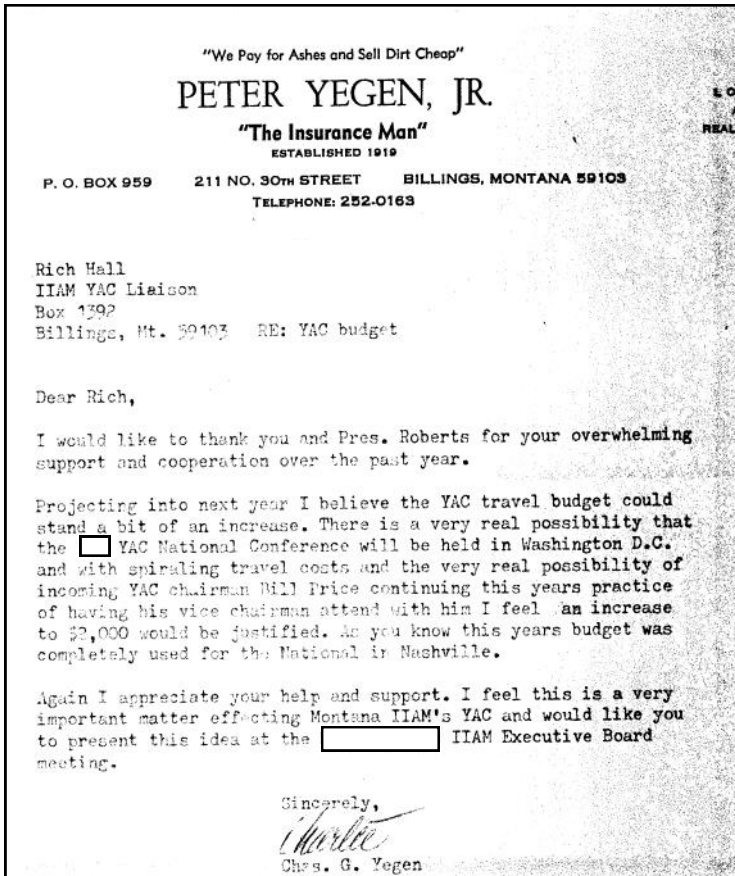
Download the application here:

[Young Agent Legislative Conference Application](#)

Completed applications must be emailed to [Kerri Emmons](#) by February 12th. An assigned YAC committee will review and select attendees.

To learn more visit the conference website, or contact Bob Biskupiak and Kerri Emmons in the association office.

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Can You Name That Date?

When was this letter written?

Answers received by February 15th will be entered to win \$25!

Email newsletter@iiamt.org



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InsurPac—A Year in Review

by Bob Biskupiak, Executive Director

The dust has settled on the 2015 InsurPac fundraising campaign and we are pleased to tell you that InsurPac established a new record with **\$1,061,300.76**, topping the previous record by roughly \$35,000. This marks the third time in a row and fourth time in its history that InsurPac has topped one million dollars in receipts during a calendar year. As discussed before, the one million dollar mark has become the new base upon which to build going forward.

At a state level, we want to thank December 2015 contributors:

- Bud Baldwin – Baldwin Insurance Associates
- Bryan Hall – First West Insurance
- Arne Mysse – Arne Mysse Insurance
- Keith Nelson – Bryant Arrotta Insurance Agency
- Keith Schnider – Payne West Insurance

Montana agents exceeded our state goal contributing a total of \$11,080, earning the prestigious Eagle Award. The Young Agents also topped their goal with a total of \$1,380. Great Job! For a complete list of 2015 Montana InsurPac contributors visit our website.

Below is a summary of the 2015 national campaign:

- 3,874 donors invested an average of \$274
- 209 donors invested at the \$1,000 level; 30 invested at the \$2,500 level; and 16 invested the maximum amount of \$5,000.
- 661 young agents invested a total of \$117,840

- A record-setting number of states (7) raised an average of more than \$100 per agency, and will be presented with InsurPac Eagle Awards at this year's Big "I" Legislative Conference. North Dakota raised an average of \$287/agency, followed by South Carolina (\$189), Louisiana (\$127), **Montana (\$117)**, New Hampshire (\$109), Arkansas (\$101) & Wyoming (\$100).

- A total of 31 states achieved their InsurPac goal: Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Florida, Georgia, Idaho, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Minnesota, Missouri, **Montana**, Nebraska, Nevada, New Hampshire, New Mexico, North Dakota, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, West Virginia, Wisconsin & Wyoming.

- 27 states achieved their Young Agent InsurPac goal: Alabama, Alaska, Arkansas, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Missouri, **Montana**, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, South Carolina, South Dakota, Tennessee, Vermont, Virginia, Wisconsin & Wyoming.

Join me in thanking Perry Wolfe of Wolfe Daniels Insurance Agency for doing a great job carrying the touch for InsurPac. Our goal in 2016 is to have more contributors from all size agencies. That means the big shops as well.

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The Biggest Problem With Insurance Websites

by Sydney Roe, Trusted Choice

The average independent insurance agent sees their website solely as a sales tool.

It's internet real estate where they can advertise their brand and products to capture leads.

But people are expecting more from their online experiences – and we have the technological capability to give it to them.

Let me explain with an online experience I recently had.

YourMechanic.com

I'm a millennial, which means I google **everything**. Probably ten times.

A few weeks ago, my vehicle registration came up for renewal. Virginia is kind of a pain in the butt because they require a bunch of inspections. And those inspections become a problem when you have an older car with over 150k miles on it, like mine.

The first shop slapped me with a \$600 bill. The second shop came down to \$500. But I still wasn't impressed. So to Google I went and found YourMechanic.com.

YourMechanic.com actually reminded me of TrustedChoice.com or Uber; it was an online platform that connected me with auto mechanics in my area.

Mechanics can sign up, fill out a profile and list their available hours. Consumers, like myself, fill out a series of questions explaining what they need done to their vehicle and YourMechanic.com matches them with an appropriate mechanic (primarily based on skill level and distance).

I'll be honest – I was a little apprehensive at first. I mean – who was this random mechanic? Was he going to show up? Was he actually going to fix my car

correctly?

But I wasn't about to pay \$500 for a leaking pipe so I went through the quoting process.

What sold me on their services short-term?

Price. I spent \$280, instead of the original \$600. (p.s. the reason they're so much cheaper is because they don't have to worry about shop fees.)

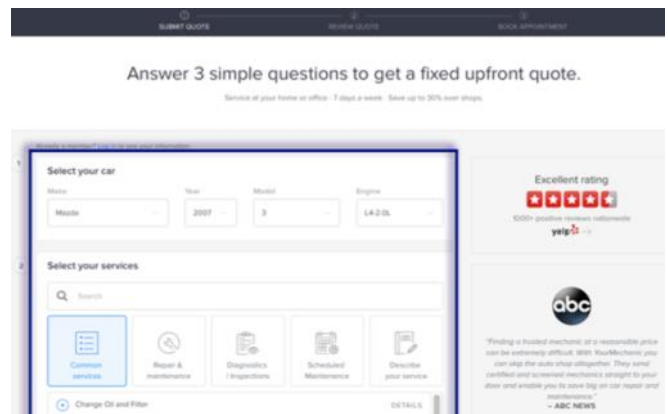
What sold me on their services long-term?

Their website. Why? Because it was all about me and my auto needs.

Yes, I realize that sounds selfish. But that's what today's consumers want. And if you're honest, it's probably what you want too.

Here's a walk-through of their website.

First, you tell them about your car and what issues it's having that need to be fixed.



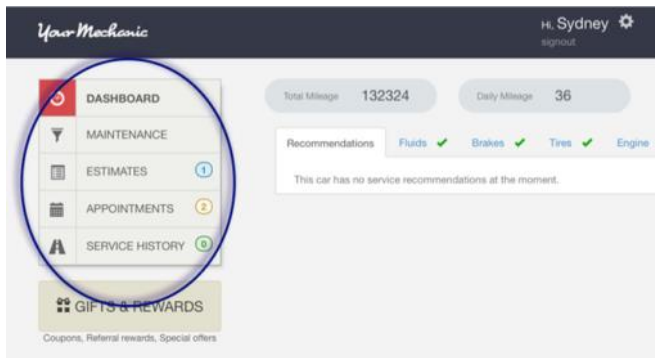
Before you see your quote, you have to give them your email address and make an account.

By making an account, you create a dashboard. The dashboard lets me keep track of my vehicle's repair history and future. The maintenance tab suggests what repairs should happen as I increase the mileage

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on my car. I can schedule estimates, make appointments and see what's already been done.

It empowers me, the consumer.

And it lives on their website.

I'm going to repeat that: *it lives on their website.*

That means if I want to use this tool to its fullest extent with its seamless integration, I have to keep coming back to use their services.

It's as much a customer tool (for empowerment) as a company tool (for retention).

Websites for Service-Based Companies

Here's what my experience taught me: agents could be thinking about websites in a different way.

Right now, many insurance websites focus on telling their visitors all about the agency, instead of trying to listen to/find out what the consumer needs.

They are agency-focused, not consumer-focused.

They are seen only as sales tools, when they could also be interactive tools that service and educate.

It's the difference between just selling a mandatory insurance product and empowering consumers to be prepared and in control of the risk in their lives.

When you envision a website as more than just a digital space to attract and sell, it becomes less about the short-term sale and more about long-term retention.

What Insurance Websites Could Be

I sat down and put on my insurance-consumer shoes. What would I, as someone who needs (but doesn't want) insurance, love to see on insurance websites?

Here's what I came up with:

One: The quoting process would be more focused on risk assessment than policy needs. It would ask me questions about myself in a way that felt like it was getting to know who I was as a person (not just what insurable stuff I have) and where I was at in life.

Two: It would identify where my risks were (not my insurance needs) and show how insurance was a solution to decreasing them.

Three: A Risk Roadmap/Dashboard (terrible name) would be created giving me The Big Picture – all the risks I was facing and insurance that was recommended or that I had bought, any future risks, etc.

(That's definitely a rough sketch.)

But here's the point: **it is 85% focused on helping the consumer understand themselves and their needs and 15% focused on selling them insurance.**

Use your website to show them where their needs are and then suggest your product as the solution.

The best part is that once you empower someone with that knowledge and with that type of tool, they begin to really trust you.

I can't tell you how many taglines I've seen on insurance websites about trust, relationships and promises – but *few of those messages are really actualized digitally.*

One Last Thought

The industry talks a lot about the commoditization of insurance; how this has caused consumers to choose

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policies solely based on price. We often blame it on direct carriers with their sophisticated online quoting funnels, but we don't realize that we, independent insurance agents, carry some of that blame too.

If our online presence exists solely as a sales tool – to simply funnel people from the internet into our offices – then **we are participating in and reinforcing the digital commoditization of insurance.**

It's time that we take off the blinders and envision what the insurance industry could really be (and accomplish) with the digital technology that's at our fingertips.

Seeing insurance websites as more than just a sales tool is a great first step.

About the Author: Sydney Roe is the Digital Content Manager for TrustedChoice.com. Connect with her on [LinkedIn!](#)

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MEMBER CLASSIFIEDS

Senior Commercial Underwriter - Missoula, MT

EMC Insurance Companies, a leader in property and casualty insurance for over 100 years, is seeking a Senior Commercial Underwriter for our Bismarck Branch to work from their home in the Missoula area. Responsibilities include underwriting an assigned book of business for all lines of property and casualty insurance, developing and maintaining relationships with agency force and ability to train and mentor other commercial line underwriters.

Our ideal candidate must possess at least 7 years of commercial lines underwriting experience, bachelor's degree or equivalent work experience, strong communication and superior customer service skills.

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2016 Seminar Schedule Now Available

Registration is now open for all CISR seminars, CIC institutes (including Ruble Graduate Seminar) as well as online education and webinars.

You can search the online calendar by keyword (including designation). [CLICK HERE for the EDUCATION CALENDAR](#)

CISR (Certified Insurance Service Representative)

- Agency Operations: 5/19 Kalispell
- Commercial Casualty: 9/29 Bozeman 12/6 Great Falls
- Commercial Casualty II: 3/15 Billings, 5/5 Great Falls, 10/27 Missoula

- Commercial Property: 4/14 Missoula 10/13 Helena
- Personal Auto: 3/31 Helena, 6/2 Billings
- Personal Lines Miscellaneous: 4/28 Bozeman
- Personal Residential: 9/15 Kalispell, 11/17 Missoula

CIC (Certified Insurance Counselor)

- Agency Management: May 16-19, Missoula
- Ruble Graduate Seminar: August 3-5, Bozeman
- Commercial Multi Lines: November 2-5, Billings

Additional Classroom Courses

- Farm Property: March 9, Billings
- Cyber/Data Breach, A Primer: March 10, Billings
- The Sharing Economy: Marcy 10, Billings
- Revitalize Your Sales Efforts: April 29, Billings

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E&O Q&A

By Mary LaPorte, CPCU, CIC, LIC, CPIA

Q My customer is serving in a non-compensated posi-

tion on the Board of a non-profit organization. He discovered that their Directors and Officers (D&O) liability coverage is \$1,000,000 for 15 Board Members and does not feel he is adequately protected. The Board voted against increasing the limit.

How does he get covered under his Homeowners (HO) policy or Umbrella policy? His HO policy provides Personal Injury but does not mention D&O as a covered cause of loss. Is there something else he can do?

Campbell, Virginia

A Campbell, the Homeowner's policy and Personal Umbrella both provide bodily injury and property damage. Most Homeowner's policies can add the coverage of personal injury for an additional premium, while a true umbrella should already include that coverage. This is often accomplished by broadening the definition of "bodily injury" to include actions such as libel, slander, invasion of privacy, wrongful eviction and other similar acts.

If an insured is serving on a non-profit board and not compensated, the Homeowner's policy and the Personal Umbrella both should respond to an incident that results in bodily injury, property damage (and personal injury if included). That is where the confusion comes in. Yes, there is coverage under the Homeowner's Policy for serving on a non-profit board,

but not for "wrongful acts" which is why a Directors & Officers Liability (D&O) policy is needed.

Let's use a condominium board as an example. The condo developer ran out of money when building the condos and didn't

finish paving all the roads. But as members pay dues over time, the board addresses which streets to pave. The board has limited funds to use this year, so they arrange to pave a small section. It is not the section you live on.

You have been planning to move, and when talking to the realtor, she says "too bad you don't live on one of the paved roads, as I could get \$20,000 more for your house." As you look into it, you discover the section of road being paved is the one that a couple board members live on. You are angry. You sue the board and individual members.

This is not bodily injury, property damage nor personal injury. This is typically encompassed in the definition of "wrongful acts" under a D&O policy. If the non-profit is unwilling to carry D&O coverage or adequate D&O limits, your insured can obtain an individual D&O policy through the Excess & Surplus Lines (E&S) market.

A lot of people who serve on non-profit boards are willing to do so because they are willing contribute their time, not necessarily their money. Purchasing their own D&O policy could be fairly expensive. Many would decline the responsibility of serving on a board if they realized that they were unprotected or under-protected. The best we can do as agents is to educate our customers (individuals and non-profits) of the exposure involved and offer options for coverage. The only solution for "wrongful acts" of a non-profit board is to purchase a D&O policy. [Return to table of contents](#)