



May 2016

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## Reporting Back from D.C. Jodi Tierney, Mid-Montana Insurance

I had the great opportunity to attend the Big "I" Legislative Conference in Washington DC last month with four fellow insurance producers representing Montana; John Braut, Wolfe-Daniels Agency Scobey; Tom Chamberlin, Mandeville Insurance Agency Co-lumbus; Carlie Evans, Beard Insurance Agency Billings; and Dan Cain, Bidlake Agency Billings.

We listened to Sen. Martin Heinrich (D-NM) speak during our luncheon and afterward awards were given for InsurPac, Young Agent of the Year, and Eagle awards. Montana was awarded the prestigious Eagle award which was received by Tom Chamberlin, great job Montana!

We also had the opportunity to listen to Sen. Charles Schumer(D-NY) speak on Crop Insurance, Flood Insurance, and Terrorism Insurance all of which impact our state as well.



Randy Lanoix Big "I" Chairman urged members to be advantageous with their online presence. 80% of the clientele is either shopping or comparing online and they are choosing independent insurance agents. "We've got to be where they are" Lanoix said. Be active in social media.

We went to Capitol Hill to visit our Montana representatives Sen. Jon Tester (D), Sen. Steve Daines (R)

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and Congressman Ryan Zinke (R) to discuss Flood Insurance, Crop Insurance, Health Care, Insurance Regulatory Reform, Department of Labor (DOL) Regulations and the risk Retention Act Expansion and how they would affect our great state of Montana. In between our meetings we were able to venture out and see our capitol's memorials as well as the Washington Nationals baseball game.



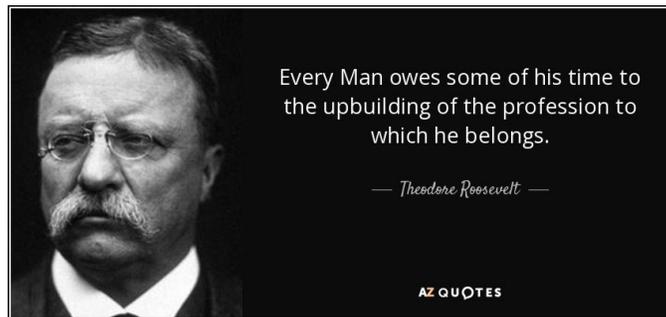
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## Give Back to Your Association Bob Biskupiak

Volunteerism is a key characteristic of a professional.

There are many ways to give back to the insurance industry and to your association. Volunteer leadership opportunities abound with the Big "I" through various board and committee positions. Consider the following possibilities:

- ✓ IIAM Board of Directors
- ✓ MIEF Board of Trustees



- ✓ Young Agents Committee
- ✓ Legislative Committee
- ✓ Surplus Lines Committee
- ✓ Company Partnership Committee

- ✓ InVest Program
- ✓ Assisting in the Trusted Choice Junior Golf Tournament

If you are interested in learning more contact Bob Biskupiak, (406) 442-9555 extension 102.

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## RLI Personal Umbrella Goes Paperless June 1st

As of June 1, 2016, we will be going paperless and all RLI Personal Umbrella applications will need to be submitted through the [RLI portal](#).

Your clients will receive their policy faster, be able to sign electronically, AND can pay online. It's as easy as 1) going to the portal , 2) Entering the small amount of information from the app, 3) Client signs and pays.

If you haven't used the portal before, we can get you signed up in a matter of minutes! Give Joni Pancoast a call at 406-442-9555 extension 104 or email at [processing@iamt.org](mailto:processing@iamt.org).

"How To" Videos: [PUP Access 101](#) [How to create a User ID](#) [eSignature Walkthrough](#)

# Social Platform Tools that Will Help Boost Your Marketing Communications (Part 2)

Steve Anderson

This week I want to share a few more tools I've come across that will help you manage your Internet presence. (If you missed Part 1, you can read it here.)

## Contextly

There are numerous existing WordPress post plugins, one of them being [Contextly](#). This plugin helps you easily create and display three types of linked post widgets on your WordPress website. The primary widget is placed under the blog content (article), and the other, known as the Sliderail, is part of your sidebar.

This plugin helps your website readers find related content within your website without sending them someplace else. With just one click in WordPress, you can choose the location and the way you want to display the widget and the kind of posts you wish to display.

It also permits you to feature a promotion link for ebook downloads, newsletter subscriptions, and webinar announcements within the recommended widget. Contextly is a paid service that starts at \$9/month.

## Zopim

I have previously talked about the benefits of using a live chat tool on your website. [Zopim](#) is another tool that enables website chatting. Every agency should add website chat as it provides you another way to

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## Company Partners

DIAMOND



PLATINUM



GOLD



BRONZE



Met Life Auto & Home

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engage with the online consumer. To use the service, all you need to do is put the widget on your website and then it:

- Enables online customer chatting through desktop or mobile.
- Aids in customer tracking and supplements visitor notes.
- Visitor viewing by device, browser platform, and location.
- You can chat in various languages and it also aids translation of other foreign languages

Zopim offers a free trial pack for 14 days and is compatible with Android or iPhone mobile devices. There is a free “lite” version for one person or paid versions based on the number of agents available.

## Pablo

Images are key to grabbing attention. [Pablo](#) is a free service from Buffer that lets you produce interesting images on social media in just a few seconds.

Specific dimensions can be chosen to post on Twitter, Facebook, and Instagram. The most interesting part is that the images are not branded like some other tools available.

## Periscope ([iOS](#) | [Android](#))

You may have heard a bit about this new tool from Twitter that allows you to interact with your audience using a live video stream. You can invite anyone into a “Scope.” Periscope could be a powerful tool to connect with certain types of people. It could also be a way to create a significant marketing platform.

You can generate free, relevant content as well as make announcements, have a question-answer session, receive feedback, and invite them. This tool is in

my “seems interesting and deserves some experimentation” category. I am not quite sure yet how many agents will take the time to learn how to use it.

## Blab.im

Platforms such as Meerkat and Periscope are best suited for a single to multiple live chat session. [Blab](#) requires at least two people to be online and thus supports a conversational interview style of interaction.

When you launch this app or visit the website, you can watch conversations happening in real time. And, you can participate too. It has exciting features such as a simple interface, is user-friendly and makes the conversation happen quickly with an iOS app. It is increasingly being used for hosting talk style shows. You can also record a Blab session. Several industry groups are experimenting with using this platform as a communication option.

The highlighted tools from last month and this month will not only help you increase your Internet presence but also help you track your work and your competitors’ work. This is an ongoing process.

*About the author:*

*Steve Anderson provides information to insurance agents about how they can use technology to increase revenue and/or reduce expenses. He speaks pro-*

*fessionally to hundreds of agents each year on the future of technology, the social web, and how insurance agencies can establish their Internet presence.*

***Steve will be presenting “Innovations in Agency Technology” and “Advanced Sales Techniques for the Small Commercial Account” at the [Ruble Graduate Seminar in Bozeman, August 3-6, 2016](#)***



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# Why Succession Planning Is Critical Brandie Hinen

As a young professional, you have lots on your mind about climbing the career ladder. Serious climbers are always watching the horizon, alert for new opportunities as they develop more experience and business acumen. One opportunity that young professionals share with experienced veterans is, "How long is the boss going to stay in place, "...or more frequently these days, "When is the boss going to retire? "

It's an issue to be alert for because it not only has an impact on how much you will continue to learn at your present employer, but it's a growth opportunity to climb the business ladder as replacements are recruited in the leadership hierarchy. Knowing the succession plan at your employer is a key factor in your career growth, and here's why.

HR experts say all companies need formal succession plans to be competitive. They indicate that internal talent mobility is the challenge many organizations face in developing leadership succession, and there's recent research to support their claims.

A recent Korn Ferry study found that only 23% of senior executives reported that their organizations had developed a strong pool of candidates ready to fill top leadership positions. Other research by Harvard

Business Review indicates fewer than 1/3 of companies surveyed now have a comprehensive succession program that makes certain a qualified and trained leadership hierarchy is in place when needed, to ensure and improve high performance standards across the organization.

For small or family-owned businesses, the outlook is more depressing. SBA statistics show that 2/3 of family businesses will not survive a leadership

change. The high failure rate impacts the local economy, job growth and certainly the many people these businesses employ. Clearly, delaying succession planning can have fatal consequences for a business.

Why is succession so crucial now? It's all about demographics. We have a limited number of people in the talent pipeline. Baby Boomer era business owners, entrepreneurs and CEOs are retiring by the thousands every month. Their businesses will be heavily affected by an aging workforce and a loss of experienced personnel.

Without a succession plan that facilitates constant internal talent mobility, where employees are continually developed and challenged with new responsibilities, a company risks incurring increased costs from

*"Brandie is an excellent communicator, teacher and listener. I will certainly take a good portion of this information back to our office! Thank you!"*  
*- Charlotte Lyman, Darnielle Insurance*

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**Acquire. Retain. Cross-Sell.**  
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recruiting and onboarding new hires; a reduced level of engagement due to shifting staff workloads, and a general loss of productivity from a diminished learning curve.

It's likely you have been thinking about succession planning often if you are looking to continue or even sell your business. Having the right people in place to continue the operation on your organization makes it better for you to continue your legacy and keeps your business an important part of the local community.

It also increases the value of your organization as it shows you have a plan to secure those client relationships as well. Succession should be included in your annual Strategic Planning, or year-end planning.

We find that some of our clients are discouraged about finding new talent today, yet those that have dedicated smaller effort over time have overcome this tough industry challenge.

Years ago I met a man in North Carolina who told me that they had young, talented, qualified applicants waiting in line to work for his agency. When I asked him what he was doing, one of the first things he told me was, "Well, Brandie, first of all, we stopped the feeling like you were walking into a morgue when you walked through the door!" He continued, "**WE** had to change our perspective. On a lot of things."

He went on to tell me that they brought in younger talent, remodeled the office, and started really having fun. Younger generations naturally started referring their friends, morale increased and of course so did productivity! Another positive result? Yep, more

clients, as well!

He had some great ways to recruit, and most important, he spent time EVERY WEEK talking to people in the community about their growth and pursuit of succession.

Businesses that adopt the practice of succession planning are proven to be a step ahead of their competitors. An example of a company that has been distinguished in implementing succession planning is General Electric under the supervision of Jack Welch. In 1991, Jack Welch said choosing his successor was the most important decision he'd make. It would occupy a considerable amount of his thought almost every day.

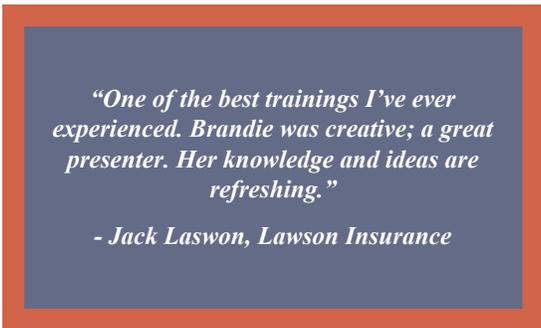
Regardless of whether you want to stay a step ahead of your competition or just hate the thought of your business falling apart when you retire, do give serious thought to creating a comprehensive and

flexible business succession plan. Consult experts with experience in your profession if you don't feel you have the required expertise to develop your plan. Most important, don't put off succession planning; your business survival literally depends on it.

If you would like to talk about ways to make yourself part of your employer's succession plan, and get some of the real world ideas our clients have used, just reach out to either of us. We'll spend a few minutes with you sharing some advice that has helped our clients, **no strings attached**. Reach Brandie Hinen at 208 316 7656 or send an email to [brandie@PowerhouseLearning.com](mailto:brandie@PowerhouseLearning.com)

**Brandie will be speaking at the [IIAM/PIA Joint Convention October 3-5, Billings.](#)**

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# How to Make 50 (or more) Sales Calls in a Day

Bill Wilson, CPCU, ARM, AIM, AAM

Sounds good, doesn't it? Fifty or more sales calls in a single day? Obviously, making this many (or more) individual sales calls would be pretty difficult. But what if you could get that many prospects in a room at one time? Well, you can. All you have to do is hone your public speaking skills....

If you're an agency producer, can you make 50-100 (or more) cold calls in a day? You can if you speak before a civic group! While you may not land the account of everyone in the audience, you can take the first step towards building a client relationship by "selling" yourself...by building credibility and trust through your ability to communicate and even entertain.

According to Joan Detz, author of *How to Write & Give a Speech*, "A good speech is the single most effective marketing and public relations tool any organization can have." Fortunately, most good speakers are made, not born...and you can be one of them. If you're like most people, you may be wondering why you should even bother. After all, speaking be-

fore a group can be terrifying...studies consistently show that public speaking is the #1 fear of most people. The answer to that is easy: Your career may depend on it!

Unquestionably, you can dramatically improve your sales opportunities by being a competent public speaker. As former super-salesman Wilson Harrel once said, "Nothing I have learned about sales psychology, killer closes, or whatever has increased my effectiveness in selling as much as the fundamental steps I learned for preparing and delivering a speech."

So, where do you begin to become a better presenter, whether it's speaking to the local Civitan club, homebuilders association, or prospect sales proposal? Attend the **"The TWO Skills You Need to Be Successful as a Producer"** session during the joint IIAM and PIA Conference this October 3rd. The last two hours of this program will give you a framework that will dramatically improve your public speaking skills. [Return to table of contents](#)



## Where do I begin?

With "The TWO Skills You Need to Be Successful as a Producer" at the IIAM/PIA Conference on October 3rd. [click here](#)

# Big "I" Endorses Selective As Top WYO Flood Policy

The Nationwide Insurance exit of the WYO flood business is a great opportunity to write more flood business with Big "I" endorsed carrier Selective Flood.

- Assigned agency underwriting teams, field territory managers and regional claim examiners – all Selective employees and not third party providers

- State-of-the art flood quoting and servicing platform
- Dedication and advocacy for the independent agency channel.

To get signed up, contact [floodsales@selective.com](mailto:floodsales@selective.com) and identify yourself as a Big "I" member.

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# Final Call for Applications: Maddox Scholarship

**Application Deadline: May 31, 2016**

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

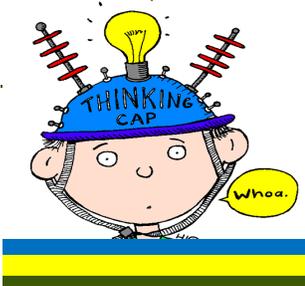


last year. There are no restrictions on areas of study or colleges, as long as the school is an accredited two or four-year school.

**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.

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## CUSTOMER SERVICE TIP

Set up an automated email signature that includes your phone number.

**Wishes event, September 9, 2016** at the Lake Hills Golf Course in Billings. If you're interested in golfing at the event, please contact [Mary Vogl](#).



## Tidbits & Fun Facts

It's an easy, quick way for your customers to reach you—especially if they're reading your email on their smartphone. One press of the thumb and your phone starts ringing!



## MAKE-A-WISH MONTANA TO RECEIVE TRUSTED CHOICE GRANT

We're pleased to announce Make-A-Wish Montana will be awarded a \$7500 grant through IIAM and Trusted Choice as part of the 2016 campaign. The grant will be used to sponsor the **6th Annual Golf Fore**

## MEET THE NEWEST YOUNG AGENT

Congratulations to Bob and Carrie Biskupiak on the birth of their first grandchild, Logan Patrick Salerno



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# The Ultimate Account Manager

MIEF is pleased to announce a partnership with Cheryl Koch, Mary Eisenhart, Agents & Brokers Education Network (ABEN) and Certified Professional Insurance Women (CPIW) to present *The Ultimate Account Manager*.

This three-part training webcast is available individually or in a bundle offering a 20% discount.

There are no pre-requisites; customize to your needs by taking one part or all parts.

## The Ultimate Account Manager

- Part 1 - [Characteristics of the Ultimate Account Manager](#) (2 CE)
- Part 2 - [The Insurance Marketplace](#) (2 CE)
- Part 3 - [Desk Management, Risk Management](#) (2 CE)



Montana Insurance  
Education Foundation

## EDUCATION CALENDAR

Event Name	*pending approval	Date	CE	Location
Dueling Additional Insured Endorsements		5/20/2016	1	Webcast
<b>Insuring Personal Auto Exposures (CISR)</b>		<b>6/2/2016</b>	<b>7</b>	<b>Billings</b>
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures		6/7/2016	1	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures		6/14/2016	1	Webcast
Commercial Lines Claims That Cause Problems		6/16/2016	2	Webcast
Dueling Additional Insured Endorsements		6/20/2016	1	Webcast
Insurance and BBQ - The Hidden Connection		6/21/2016	3	Webcast
Drones, AKA Unmanned Aerial Vehicles		6/22/2016	2*	Webinar
Home Based Business Exposures		6/23/2016	2	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures		7/12/2016	1	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures		7/12/2016	1	Webcast
Insurance and BBQ - The Hidden Connection		7/19/2016	3	Webcast
Dueling Additional Insured Endorsements		7/19/2016	1	Webcast
Fixing Personal Lines Coverage Gaps		7/20/2016	2*	Webinar
COPE - Property Underwriting and Effective Loss Control		7/26/2016	2	Webcast
<b>Ruble Graduate Seminar (CIC)</b>		<b>8/3-5/2016</b>	<b>16</b>	<b>Bozeman</b>
Commercial Lines Claims That Cause Problems		8/4/2016	2	Webcast
Emotional Intelligence & Negotiations (Sales Teams)		8/9/2016	1	Webinar
Emotional Intelligence (Leadership)		8/9/2016	1	Webinar
Environmental Strategist Part 1 - Managing Environmental Exposures		8/9/2016	1	Webcast
Insurance and BBQ - The Hidden Connection		8/16/2016	3	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures		8/16/2016	1	Webcast
Dueling Additional Insured Endorsements		8/17/2016	1	Webcast

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Event Name	*pending approval	Date	CE	Location
Home Based Business Exposures		8/23/2016	2	Webcast
Fixing Commercial Lines Coverage Gaps		8/23/2016	2*	Webinar
Environmental Strategist Part 1 - Managing Environmental Exposures		9/6/2016	1	Webcast
COPE - Property Underwriting and Effective Loss Control		9/14/2016	2	Webcast
<b>Personal Residential (CISR)</b>		<b>9/15/2016</b>	<b>7</b>	<b>Kalispell</b>
Insurance and BBQ - The Hidden Connection		9/20/2016	3	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures		9/20/2016	1	Webcast
Dueling Additional Insured Endorsements		9/22/2016	1	Webcast
<b>Commercial Casualty I (CISR)</b>		<b>9/29/2016</b>	<b>7</b>	<b>Bozeman</b>
<b>IIAM/PIA Joint Agents Convention</b>		<b>10/3-5/2016</b>	<b>var.</b>	<b>Missoula</b>
Environmental Strategist Part 1 - Managing Environmental Exposures		10/4/2016	1	Webcast
Relieve Stress with Time Management and Workflow (Sales Teams)		10/11/2016	1	Webinar
Creating a Multi-Generational Workflow (Leadership)		10/11/2016	1	Webinar
<b>Insuring Commercial Property (CISR)</b>		<b>10/13/2016</b>	<b>7</b>	<b>Helena</b>
Insurance and BBQ - The Hidden Connection		10/18/2016	3	Webcast
Commercial Lines Claims That Cause Problems		10/20/2016	2	Webcast
Dueling Additional Insured Endorsements		10/21/2016	1	Webcast
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures		10/25/2016	1	Webcast
Home Based Business Exposures		10/27/2016	2	Webcast
<b>Commercial Casualty II (CISR)</b>		<b>10/27/2016</b>	<b>7</b>	<b>Missoula</b>
Environmental Strategist Part 1 - Managing Environmental Exposures		11/1/2016	1	Webcast
<b>Ethics</b>		<b>11/2/2016</b>	<b>3</b>	<b>Billings</b>
<b>2015 Legislative Changes to Insurance Statutes</b>		<b>11/2/2016</b>	<b>1</b>	<b>Billings</b>
<b>Commercial Multi Lines Institute (CIC) NEW TOPIC</b>		<b>11/2-5/2016</b>	<b>20</b>	<b>Billings</b>
Dueling Additional Insured Endorsements		11/14/2016	1	Webcast
Insurance and BBQ - The Hidden Connection		11/15/2016	3	Webcast
COPE - Property Underwriting and Effective Loss Control		11/16/2016	2	Webcast
<b>Personal Residential (CISR)</b>		<b>11/17/2016</b>	<b>7</b>	<b>Missoula</b>
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures		11/29/2016	1	Webcast
Environmental Strategist Part 1 - Managing Environmental Exposures		12/6/2016	1	Webcast
Referral Lead Generation in 2017 (Sales Teams)		12/6/2016	1	Webinar
Interview Tips to Find Your Top Hires in 2017 (Leadership)		12/6/2016	1	Webinar
<b>Commercial Casualty I (CISR)</b>		<b>12/6/2016</b>	<b>7</b>	<b>Great Falls</b>
Environmental Strategist Part 2 - Strategies for Managing Environmental Exposures		12/13/2016	1	Webcast
Home Based Business Exposures		12/13/2016	2	Webcast
Commercial Lines Claims That Cause Problems		12/14/2016	2	Webcast
Dueling Additional Insured Endorsements		12/20/2016	1	Webcast
Insurance and BBQ - The Hidden Connection		12/20/2016	3	Webcast