



November 2016



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# NEW LEADERSHIP FOR MONTANA INSURANCE DEPARTMENT

The dust is beginning to settle from the recent elections and no matter where you stood with the candidates and issues, you have to admit that this election cycle created more awareness and engagement that ever before.

On a statewide perspective, the most important race for the insurance industry was the State Auditor race. In the end, Matt Rosendale prevailed over Jesse Laslovich and will take office at the beginning of the year. Matt hails from Glendive, Montana and has most recently served as the Senate Majority Leader in the State Senate. He will bring a fresh outlook to the Insurance Department.

Our very own Fred Thomas of PayneWest Insurance, was elected as the Senate Majority Leader for the upcoming session. Last week he accepted the keys to the Senate Majority Leader's office from Matt Rosendale, our future insurance commissioner.



On a related note, we are busy preparing for the 2017 Legislative Session. Bill drafts are being reviewed and there will no doubt be a good number of insurance related bills introduced.

The Big I's Legislative Committee is nearly in place for their important role in the association's lobbying efforts. Keep an eye on your inbox for legislative bulletins once the session begins.

Buckle up – it's going to be another wild ride.

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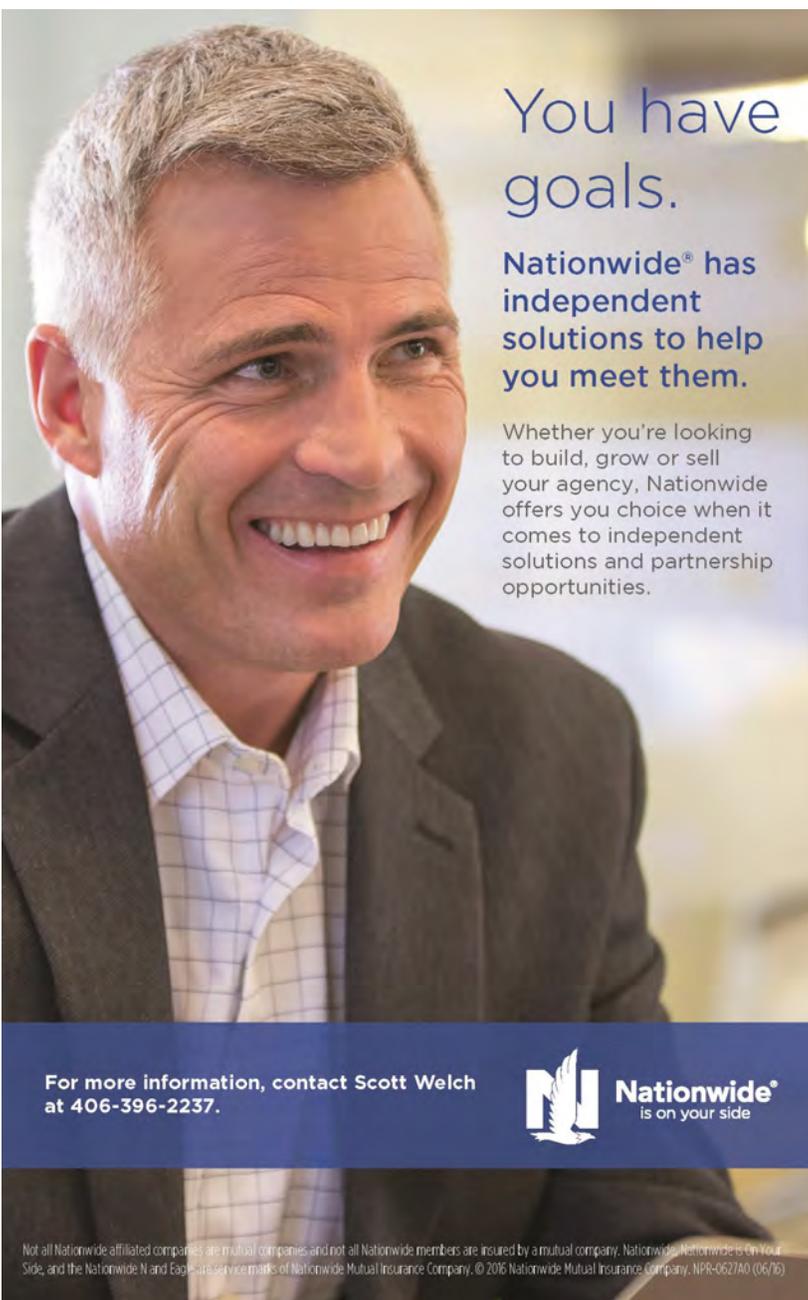
# THE HILL NEWSPAPER NAMES BIG “I” LEADERS AMONG TOP DC LOBBYISTS

The Hill, a leading political newspaper, has named Bob Rusbuldt, Big “I” president & CEO, and Charles Symington, Big “I” senior vice president of external and government affairs, among the top trade association lobbyists in Washington, D.C.

“The Big ‘I’ is proud to have its government affairs team recognized, once again, by one of the premier

political newspapers in the country,” says Spencer Houldin, Big “I” chairman and president of Ericson Insurance Advisors in Washington Depot, Connecticut.

The Hill piece noted the association’s work on delaying the ACA’s “Cadillac tax” provision and its effort to protect the National Flood Insurance Program.



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“The Big ‘I’ government affairs staff has been recognized for a number of years as one of the top lobbying operations in the country and was the only group listed that represents insurance agents and brokers,” says Lee Schilling, Big “I” government affairs committee chairman and president of Schilling & Reid Insurance in Amite, Louisiana. “The professional and well-respected team we have in our nation’s capital diligently represents our members from across the country.”

Congressional leaders regularly tap the Big “I” federal government affairs team for its political acumen including sitting on congressional steering committees, raising campaign dollars, hosting political events, and strategizing to help members of Congress better serve their constituents and advance top issues.

A vital component of the association advocacy efforts is [InsurPac, the Big “I” political action committee](#). It has disbursed approximately \$2.1 million this election cycle to U.S. Senate and House campaigns on both sides of the aisle that are supportive of the independent agency system.

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# WEBSITE PRIVACY STATEMENTS

by Judi Newman, Big I VU

Do you know why that Privacy Notice is on your website? Or

are you one of many that haven't taken the time to even put one there?

**The Gramm-Leach-Bliley Act requires financial institutions – companies that offer consumers financial products or services like loans, financial or investment advice, or insurance – to explain their information-sharing practices to their customers and to safeguard sensitive data.**

## *COMPLIANCE IS NOT AN OPTION!*

In 1999, the Gramm-Leach-Bliley Act (GLB) was signed into law. The only section we want to address is that it requires that all "financial institutions" follow the law. In the beginning, insurance entities, companies, and agencies blew it off. That is until in 2001 the definition of "financial institution" was clarified to include insurance organizations including insurance agencies that previously thought themselves exempt.

The initial step involved with GLB was to mail at least annually a privacy statement to all of the customers of the "financial institution" which included insurance agencies. Do any of you remember following this mandate? For the record, very few agencies did send privacy notices.

Around 2006, the Federal Trade Commission (FTC) who is responsible for enforcing GLB announced that placing your privacy statement on your website was an acceptable practice for some in lieu of the annual mailings. However, to be clear, a new customer was to receive a printed mailing as part of the new cus-

tomers package.

Now a reality check is needed. I have been in hundreds of agencies for various reasons and I have yet to find one that understands the significance of GLB. It is time to open up this up topic and address how insurance agents are putting their customers' non-public personal information at risk and their agency at even greater risk.

For more information on the status of your privacy statement, if you have one, feel free to contact Judi Newman at [judi@netgendatasecurity.com](mailto:judi@netgendatasecurity.com). If you don't have one on your website all the more reason to contact Judi at NET GEN.

Net Gen Data Security is committed to working with insurance agencies in all things privacy and security. To check your compliance level, go to [www.netgensurvey.com](http://www.netgensurvey.com) and take this short survey. You have nothing to lose and everything to gain.

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### *About the author:*

Judith H. Newman is president of Phaze II Consulting, Inc. and the owner of the Master Agency Manager. Judi holds a degree in business from the University of California and has over twenty-five years of experience in the insurance industry. She is a candidate member of the American Society of Appraisers. She has served in positions with agencies and carriers, as well as in the private sector.

Her insurance career includes positions as Chief Operating Officer of a regional west coast agency, national accounts manager for a southwestern regional agency, risk manager for a major west coast retail chain, and manager of the CIGNA Agency Consulting Group. Just prior to starting her own business, she was a corporate officer for the St. Paul Companies. [read full bio](#)

# THANK YOU JIM!

by Bob Biskupiak

Jim McCormick has been a fixture in the Montana insurance industry for over 30 years and has recently decided to dedicate at least the next 6 years to a higher level of public service.

Actually he didn't decide this, but rather VOTERS did. Jim was recently elected County Commissioner for Lewis and County and will be sworn into office on December 29th, 2016.



Members of the Montana State Fund Agency Partnership Committee recently recognized Jim during the November meeting in Helena. It was the committee's pleasure to present Jim with a replica of a

1889 map of Montana.

Jim began his insurance career in 1984 and we were colleagues at USF&G in the mid-1980's. Jim has

worked on the agency side of the business and is most well known in his role of Market Development Leader at the Montana State Fund for the last 19 years.

He has served the Montana marketplace with integrity

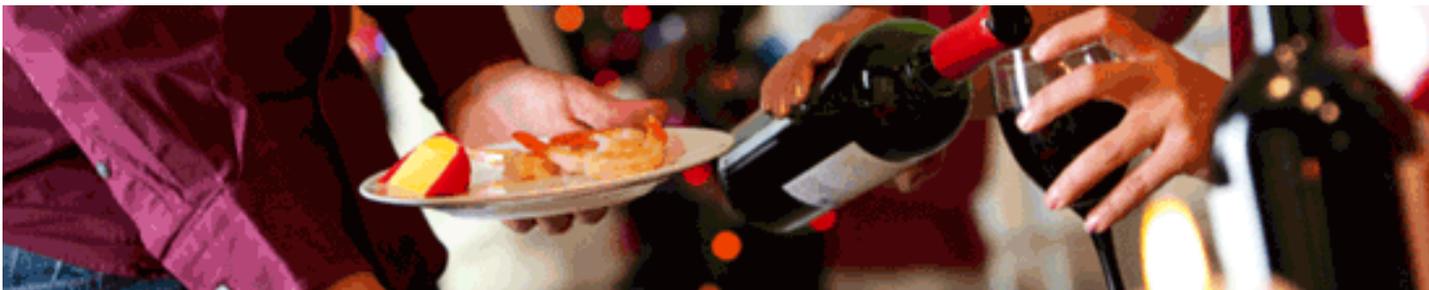
and professionalism. We wish Jim the best of luck in his new adventure. He promises that he will stay connected to the insurance family that he has served so well.

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Montanan to another.





## IT'S HOLIDAY SEASON—DO YOUR CLIENTS KNOW ABOUT HOST LIQUOR LIABILITY?

Did you know that the RLI Home Business policy provides coverage for host liquor liability?

Host liquor liability insurance provides home business owners protection from bodily injury or property damage claims.

Coverage is important because while they are hosting a get-together entertaining guests, a liquor-related claim could occur. Host liquor liability exposures are insurable under standard home business insurance policies, including RLI's.

### Who has liquor liability exposure?

Business owners who:

- ✓ Allow patrons or guests to bring their own alcohol and consume it on their premises.
- ✓ Serve alcohol at an event they're hosting.
- ✓ Allow others to serve alcohol at their venue.

### Best practices for responsibly serving liquor at your event:\*

- ✓ Know your state's social host liability laws, which can vary widely.
- ✓ Encourage guests to pick a designated driver who will refrain from drinking alco-

holic beverages and drive them home.

- ✓ Offer non-alcoholic beverages and serve food so guests aren't drinking on an empty stomach.
- ✓ Stop serving liquor toward the end of the evening.
- ✓ If guests drink too much or are too tired to drive home, call a cab for them.
- ✓ Be a responsible host and limit your own alcohol intake.

**TIP:** Business owners should seek separate liquor liability coverage if they are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. Refer to the policy for coverage details and restrictions.

[Download a PDF copy](#) of this information for distribution to your customers. Your contact information can be added on the form.

For more information on the RLI Home Business Policy or Personal Umbrella Policy, call Joni Pancoast at (406) 442-9555 x104 or send an email to [jpancoast@iiamt.org](mailto:jpancoast@iiamt.org).

*\*Source: Insurance Information Institute (<http://www.iii.org/article/social-host-liability>)*

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## SAVE THE DATE

### Sales & Leadership Conference

March 6-7, 2017 in Helena, MT

### Day on the Hill

March 7, 2017 in Helena, MT

### IIAM/PIA Montana Joint Convention

October 9-10, 2017 in Billings, MT





Environmental Strategist Part 1 - Managing Environmental Exposures	12/6/2016	1	Webcast
Commercial Casualty I (CISR)	12/6/2016	7	Great Falls
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
<b>Homeowners Section I Part 1</b>	<b>12/13/2016</b>	<b>2</b>	<b>Webcast</b>
<b>Homeowners Section I Part 2</b>	<b>12/14/2016</b>	<b>2</b>	<b>Webcast</b>
<b>Homeowners Section II Part 1</b>	<b>12/15/2016</b>	<b>2</b>	<b>Webcast</b>
<b>Homeowners Section II Part 2</b>	<b>12/16/2016</b>	<b>2</b>	<b>Webcast</b>
Dueling Additional Insured Endorsements	12/20/2016	1	Webcast
Insurance and BBQ - The Hidden Connection	12/20/2016	3	Webcast
2015 Legislative Changes to Insurance Statutes	12/22/2016	1	Webinar

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## BIG “I” NAMES NEW VIRTUAL UNIVERSITY DIRECTOR

*Christopher Boggs to head association’s key industry professional development program*

ALEXANDRIA, Virginia, Nov. 15, 2016— The Independent Insurance Agents & Brokers of America (IIABA or the Big “I”) has announced that Christopher “Chris” J. Boggs CPCU, ARM, ALCM, LPCS, AAI, APA, CWCA, CRIS, AINS, has joined its staff as Big “I” Virtual University director.

Boggs will succeed Bill Wilson, CPCU, ARM, AIM, AAM, who has served in this role since 1999 and will retire at the end of the year.

“The Big ‘I’ is proud to welcome Chris Boggs to our team as Virtual University director,” says Bob Rusbuldt, Big “I” president & CEO. “Chris is one of the leading academics and technical experts in our industry. We are confident that Chris will continue to build upon the excellent work and foundation established by the VU’s founding father, Bill Wilson.”

Boggs previously served as Wells Media Group, Inc., Academy of Insurance vice president of education.

“Chris is nationally respected for his expertise and more than 25 years of experience as an insurance and risk management educator, trainer and practi-

tioner,” says Madelyn Flannagan, Big “I” vice president of agent development, education and research. “We also wish Bill Wilson a wonderful retirement and will greatly miss him. Bill has served the industry with distinction for more than 30 years and was instrumental in the establishment and success of the Virtual University.”

Prior to joining Wells Media, Boggs worked in numerous underwriting and account roles for Selective Insurance Company; Dean, Heckle & Hill; and McNeary, Inc. He is a well-respected insurance subject matter expert, speaker and author. Boggs is the author of six insurance and risk management books and hundreds of articles and research papers. In addition to his numerous professional certifications, Boggs earned a Bachelor of Arts degree in journalism from Liberty University in Lynchburg, Virginia.

Join **Bill Wilson** for his final Big “I” webinar:

**[What I’ve Learned in 47 Years in the Insurance Industry](#)**

December 7 · 11am-1pm · FREE (no CE)

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