



September 2016

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HOT INSURANCE ISSUES FACING THE LEGISLATIVE SESSION	1
38 REASONS YOU NEED TO BE AT THE ANNUAL CONFERENCE	2
MEET OUR COMPANY PARTNER OF THE MONTH	3
THE BIG "I" LEGISLATIVE COMMITTEE WANTS YOU!	4
A LEGACY LIVES ON THROUGH THE RICK MART SCHOLARSHIP FUND	5
THE COMMON GOOD: INDUSTRY RESPONDS TO HOME-SHARING EXPOSURES	6
TIDBITS & FUN FACTS: 2016 MONTANA INSURANCE SUMMIT, NFIP CHAOS & CHANGES	7
IMPROVEMENTS TO OUR E&O PROGRAM	7
GARAGEKEEPERS COVERAGE	8
EDUCATION CALENDAR	9

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Association notices. Education info.
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Hot INSURANCE ISSUES FACING THE LEGISLATIVE SESSION

The last Economic Affairs Interim Committee hearing was held on August 30-31 at the State Capitol.

This hearing focused on reviewing interim study bills and recommendations, reviewing proposed bill language and concepts from various state agencies and identifying key issues for the upcoming session.

The Commissioner of Securities and Insurance, Monica Lindeen, presented the department's list of proposed bills.

[Click here](#) to review the entire list of 14 bills.

The key bills that may impact P&C agents and their customers include:

- Air ambulance issues
- NAIC Model Legislation
- Licensing changes for General Agents
- Prohibit the use of \$0 claims for policy cancellation and renewal
- Workers compensation - presumptive illness claims for first responders

There is no doubt that other important insurance related bills will emerge and I will keep you apprised of future developments.

[Return to table of contents](#)

38 reasons you need to be at the annual conference

There's a lot going on at the first-ever joint conference with the Montana PIA and the Independent Insurance Agents of Montana on October 3-5, 2016 in Missoula.

Concurrent Professional Development tracks for agency owners and producers (*How to Create an Exceptional Workforce* and *The Two Skills You Need to Become a Successful Producer*).

Concurrent technical training for Personal Lines and Commercial Lines (*Has Personal Lines Become a Commodity?* and *Demystifying the Surplus Lines Monster*).

Session with Monica Lindeen, Commissioner of Securities and Insurance

The latest Legislative Update seminar (with a teaser of upcoming session hot issues!)

Poker and Golf Tournaments

A hike to the M, trip to the Elk Country Visitor Center, or tour of the Montgomery Distillery.

[register here](#)

And Montana's largest insurance industry tradeshow:

1. Affinity Healthcare Programs
2. All Risks, Ltd.
3. AmWINS
4. Austin Mutual Insurance Company
5. Big Sky Underwriters
6. Bjornson/Sentinel E&L
7. Builder's and Tradesmen Insurance Services
8. Burns & Wilcox
9. Capital Premium Financing
10. Cochrane & Company
11. Concorde General Agency
12. Dayspring Restoration
13. Employers
14. Farmers Alliance Mutual Insurance
15. FreedomCare
16. GST Software Inc.
17. Hallmark Specialty Personal Lines
18. HCIT
19. Houston International Insurance Group
20. IBQ Systems
21. IIAM/PRIM/MIEF
22. Imperial PFS
23. Kemper Personal and Commercial Lines
24. Liberty Mutual Insurance
25. McNeil & Company
26. Montana State Fund
27. Mountain Commercial Specialists
28. Nationwide
29. Prime Insurance Company
30. Professional Insurance Agents Western Alliance
31. Progressive Insurance
32. Risk Placement Services, Inc.
33. Safeco Insurance
34. Safehold Special Risk
35. Safelite Auto Glass
36. The McGowan Companies
37. Travelers
38. XDimensional Technologies

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As we've grown, we've taken a thoughtful approach to building relationships, focusing on offering the right level of consultation, compensation and benefits to agencies. These strong relationships empower you to grow your business with Nationwide — and to be rewarded for success.

Today, we have come together as One Nationwide — which has expanded even further our ability to offer a broad portfolio of flexible options so our agency partners can solve for a wide range of customer needs. Today, we're so much more than automobile insurance. We're a diversified insurance and financial services organization serving consumers and businesses from coast-to-coast.



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- #7 Commercial Carrier⁴
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- #8 U.S. Auto Insurer⁴

¹ Fortune Magazine, 2015

² A.M. Best, 2015

³ Nationwide Annual Report, 2015

⁴ A.M. Best, 2014 DWP. Based on premiums written

⁵ Conning, 2014. Conning Strategic Study: The Small Business Sector for Property-Casualty Insurance: Market Shift Coming



To learn more about our strong commitment to consumers and businesses and our breadth of products to support your agency, contact Scott Welch at welchs12@nationwide.com.



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The Big "I" Legislative Committee Wants You

With the 2017 Legislative Session right around the corner, we are seeking volunteer leaders to serve on the Big "I" Legislative Committee. The main responsibility of the committee is to review pending and active bills and to work with committee members to form the position of the Independent Insurance Agents' Association of Montana.

The time commitment includes participating on a conference call every two weeks or as needed on crucial issues, to review insurance related bills and provide input to the process. My commitment as the lobbyist for the association is to provide members with concise information and perspectives on the legislative process and specific bills.

Interested insurance professionals should provide a bio, including your area of expertise, and a summary as to why you are interested in serving on the committee. The association President will consider interested individuals and make committee appointments as the session nears.

If you have any questions or would like to discuss further, please contact Bob Biskupiak at the association office 406-442-9555, extension 102, or via email to bbiskupiak@iiamt.org. [Return to table of contents](#)



Must be a member or paid subscriber to access.

[Return to table of contents](#)

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[Return to table of contents](#)

A Legacy Lives on Through the Rick Mart Scholarship Fund

Rick Mart was a beloved Past President of the Montana Big "I". He served the association for many years as a volunteer leader on the IIAM, MIEF and PRIM board of directors. Sadly Rick passed away from cancer in early 2012, but his legacy lives on through the [Rick Mart Scholarship](#) Fund.

Rick was passionate about getting Young Agents involved with their association and a scholarship in his name was established to fund young agent's involvement in the insurance industry.

The scholarship is designed to offset attendance costs for young agents attending their first annual convention or Young Agents Leadership Conference. If you are a young agent planning to attend an association

event, we encourage you to [apply for](#) the scholarship.

For those of us that knew Rick, now is time to contribute to this very important purpose. As insurance professionals we all agree that the number one threat is the aging of our work force. We look for many ways to bring new talent into our industry. Donating to the Rick Mart Scholarship Fund is an investment in our future.



[Return to table of contents](#)



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The Common Good: Industry Responds to Home-Sharing Exposures

by Jacquelyn Connelly

If you have homeowners and renters clients who occasionally rent out their homes to guests through home-sharing services like Airbnb, HomeAway or FlipKey, you know they face unique exposures that traditional [personal lines policies don't cover](#).

While most homeowners policies allow insureds to rent part of their home occasionally, they usually [don't provide coverage](#) for theft and only offer limited coverage for furnishings. And when a homeowner rents space to two or more boarders—or rents their entire home—coverage becomes a serious problem.

To respond, insurance companies are developing a variety of unique coverage solutions for your home-

sharing clients. As peak vacation season continues this month, here are a few ways to help them find the coverage they need. [read full article](#)

[Return to table of contents](#)

Related Articles:

[From the Front Lines: Homeowners](#)

During her former career as a financial adviser, Debbie Reynolds saw firsthand the importance of insurance. Now an independent agent, Reynolds takes great pride in helping a client protect their biggest investment: their home.

[Do Your Home-Sharing clients Understand Their Coverage Gaps?](#)

While the popularity of home sharing is undeniable, at least one aspect of the disruptive trend poses major concerns: insurance coverage—or lack thereof.

You have goals.

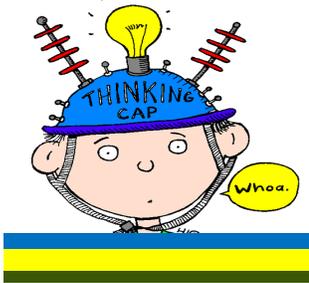
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For more information, contact Scott Welch at 406-396-2237.

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Tidbits & Fun Facts

the Big Horn Resort in Billings, Mont.

This event will feature state insurance commissioners from around the country and provide insight into insurance issues that are currently being discussed at the national level. Topics will include cybersecurity; health insurance; legislative and air ambulance updates; big data; long-term care, and more.

The all-day event is hosted by Montana Commissioner of Securities and Insurance Monica

MONTANA INSURANCE SUMMIT

Registration is now open for the 2016 Montana Insurance Summit -- Insight to Oversight: National Insurance Trends From State Commissioners.

It's Wednesday, Sept. 21, at

Lindeen. It's open to all insurance industry professionals, as well as to all those who serve the industry. The registration fee is just \$26. More information and registration is [available here](#), or contact Jodi Medlar at (406) 444-3566.

NFIP: CHANGE, CHAOS, AND CONFUSION

October 27, 2016
11:00 to 1:00 p.m.

Cost: \$59



In this 2-hour webinar, David "BBQ Boy" Thompson of the Florida Association of Insurance Agents teams up with Chris "The Big Gun" Heidrick of Heidrick and Company in Sanibel Island, Florida will do their best to cut through some of the confusions of the NFIP and help you navigate some of the recent and future changes. (Filled for 2 CE in MT, however, approval cannot be guaranteed.)

[Return to table of contents](#)



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IMPROVEMENTS TO OUR E&O PROGRAM

The Big "I" Professional Liability program is designed by agents, for agents, and for over 30 years we've "had your back" with the largest and most stable agents E & O program available.

Our Big I member exclusive policy is now offering new and expanded enhancements that elevate coverages.

- Increased Catastrophe Extra Expense Coverage
- Greater Loss of Earnings Coverage

- Broadened Regulatory Defense Coverage
- New Crisis Management Coverage
- Increased Breach of Data Coverage
- Improved Termination of Coverage
- Amended Insured vs. Insured Coverage
- Attractive Deductible Reduction Feature

For more information contact Kerri Emmons at (406) 442-9555 extension 105 or kemmons@iiaamt.org.

[Return to table of contents](#)

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Home Business Insurance

Garagekeepers Coverage

Protecting your customers from loss or damage to vehicles in their care, custody or control.

This unique, optional coverage provides protection for your insureds while their customers' autos are in their care, custody or control.

Coverage is provided for comprehensive and collision causes of loss at \$30,000 or \$60,000 limits.

Choices of coverage range from Legal Liability up to Direct Primary Coverage.

Automobile liability coverage is not available with this optional coverage; however, it does provide for physical damage to customer vehicles (subject to exclusions and limitations).



The RLI Home Business Insurance Program available through the IIAM offers the following business classifications that would benefit from Garagekeepers Coverage:

- Car Detailer #93
- Upholsterer #100
- Vinyl/Leather Repair #129
- Vinyl Lettering #149
- Windshield Repair #90

For more information contact Joni Pancoast at (406) 442-9555 extension 104

[Return to table of contents](#)



EDUCATION CALENDAR

click on course name to register

Event Name	*pending approval	Date	CE	Location
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
Commercial Casualty I (CISR)		9/29/2016	7	Bozeman
Environmental Strategist Part 1 - Managing Environmental Exposures		10/4/2016	1	Webcast
Homeowners Section I Part 2 Just Added!		10/10/2016	2	Webcast
Homeowners Section II Part 1 Just Added!		10/11/2016	2	Webcast
Homeowners Section II Part 2 Just Added!		10/12/2016	2	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
Insuring Commercial Property (CISR)		10/13/2016	7	Helena
Homeowners Section I Part 1 Just Added!		10/14/2016	2	Webcast
Insurance and BBQ - The Hidden Connection		10/18/2016	3	Webcast
Commercial Lines Claims That Cause Problems		10/20/2016	2	Webcast
2015 Legislative Changes to Insurance Statutes		10/20/2016	1	Webinar
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
Commercial Casualty II (CISR)		10/27/2016	7	Missoula
Environmental Strategist Part 1 - Managing Environmental Exposures		11/1/2016	1	Webcast
Ethics		11/2/2016	3	Billings
2015 Legislative Changes to Insurance Statutes		11/2/2016	1	Billings
Commercial Multi Lines Institute (CIC)		11/2-5/2016	20	Billings
Homeowners Section I Part 1 Just Added!		11/7/2016	2	Webcast
Homeowners Section I Part 2 Just Added!		11/8/2016	2	Webcast
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
Homeowners Section II Part 1 Just Added!		11/16/2016	2	Webcast
Homeowners Section II Part 2 Just Added!		11/17/2016	2	Webcast
Personal Residential (CISR)		11/17/2016	7	Missoula
2015 Legislative Changes to Insurance Statutes		11/17/2016	1	Webinar
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
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
Homeowners Section I Part 1 Just Added!		12/13/2016	2	Webcast
Homeowners Section I Part 2 Just Added!		12/14/2016	2	Webcast
Homeowners Section II Part 1 Just Added!		12/15/2016	2	Webcast
Homeowners Section II Part 2 Just Added!		12/16/2016	2	Webcast
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

[Return to table of contents](#)