September/October 2010

Stockman Insurance

The Right Protection You Need... The Right People To Insure It!

Our Mission: Our mission is to become the preferred leader in Agribusiness, Commercial and Personal Insurance by serving our clients needs with personalized and professional customer service.

Miles City
700 Main Street
P.O. Box 250
Miles City, MT 59301
(406)234-8485

Glendive
204 West Bell
P.O. Box 491
Glendive, MT 59330
(406)377-1027

Richey
102 South Main Street
P.O. Box 70
Richey, MT 59259
(406)773-5521

Worden
2450 Main Street
P.O. Box 249
Worden, MT 59088
(406)967-3612

Billings
2700 King Ave West
P.O. Box 80850
Billings, MT 59108
(406)655-3974

Great Falls
711 3rd Street NW
P.O. Box 2327
Great Falls, MT 59403
(406)771-2754

Conrad
420 South Main Street
P.O. Box 727
Conrad, MT 59425
(406)278-8225

Uninsured Motorist – What is it and why is it important?

What is Uninsured Motorist (UM) / Underinsured Motorist (UIM) Coverage? UM/UIM coverage is attached to your auto liability policy. If you are hit by another vehicle and they (a.) do not have liability insurance, or (b.) are underinsured and you are subsequently injured, UM/UIM is the remedy. Uninsured and Underinsured Motorist coverage reimburses you the policy holder for medical costs related to the accident.

Although liability insurance is compulsory in Montana, over 15% of Montana drivers do not carry auto insurance. Reasons or excuses for not carrying auto liability insurance range from drivers not able to afford auto insurance to suspended or revoked drivers licenses.

It is costly to track down drivers that do not carry liability insurance and unless the odds of getting caught increase and the penalties become more severe, some drivers will continue to ignore the state law by driving without liability insurance. Insurance verification systems that identify uninsured motorists are currently being developed and one day not so far in the future, will be implemented. By reducing the ratio between insured and uninsured motorists, our personal auto liability rates will decrease.

The state requires UM/UIM coverage be included in all auto policies, and as long as there are uninsured motorists driving, the state will continue the requirement.

KC Keith
Vice President
General Manager

Joel	Marcy	Brandi	Verna	Tina	Nate	Rod	Lynn	Conn	Nancy	Cynthia
Agent	Office Manager	CSR	Agent	CSR	Agent	Agent	Agent	Agent	CSR	Agent

www.stockmanbank.com/stockmaninsurance.aspx

Testimonial: Eric George, Director of Marketing & Investor Relations for Stockman Asset Management

I joined the Stockman Asset Management team in October of 2009 and decided to switch to the Stockman Banking and Insurance family of services. My previous home and auto policies were held for over 10 years and I never actually met or even spoke to my agent on the phone in all of that time. I always instigated any changes in coverage and I rarely (if ever) responded to the impersonal mailings I received from the agent.

Lynn Harper at Stockman Insurance took the time to not only review my previous policies but then also asked questions about my current and future needs. She made suggestions about coverage options that made perfect sense. Following that discussion I realized that my old policies were greatly inadequate and that luck was with me since accidents requiring the use of that old coverage had never occurred.

In the end, Lynn created comprehensive policies for me that vastly improved my coverage for about the same cost. Not only have I received a better product for my money but Lynn's attention to detail and dedication to fantastic customer service has changed my whole outlook on insurance. In the past I viewed insurance as an annoying and complex expense for a service that I didn't fully understand. Now I see it more as peace of mind and a relationship with a group of people that is looking out for me.

EMPLOYEE SPOTLIGHT

Nancy Brown

Stockman Insurance CSR - Great Falls & Conrad

Nancy Brown has been a valued team member with Stockman Insurance since 2008. She is a licensed agent and is currently working on achieving her CISR (Certified Insurance Service Representative) designation. Nancy's enthusiastic and positive approach in assisting her customers and peers is both contagious and appreciated.

Born and raised in Black Eagle, Nancy is very active in the community. She is a block captain for the neighborhood watch program, and a very active member with Black Eagle Park, which includes fundraising and maintaining the park. She is also a member of Black Eagle Civic Club and is an active participant of Big Brothers Big Sisters, Cub Scouts of America, and WABC (Women Against Breast Cancer).

Nancy has two children, Amanda will be a senior this year, and Kier will be attending 3rd grade. Nancy enjoys camping, hiking, walking, reading and anything that includes time with her children and family.

You can reach Nancy at extension 2754 with any insurance needs or questions.

NOT FDIC INSURED - NOT A DEPOSIT ACCOUNT OR OTHER OBLIGATION - NOT GUARANTEED OR INSURED BY ANY DEPOSITORY INSTITUTION OR AFFILIATE - NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, EXCEPT FOR FEDERAL FLOOD INSURANCE OR FEDERAL CROP INSURANCE. THIS AGENCY IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.