



The **FOAML**INE

VOL. 17, #3

FISHING OUTFITTERS ASSOCIATION OF MONTANA
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FALL 2008

HIGHER MBO FEES START THIS FALL

License Fee Increase Adopted in Time for Fall Renewal

The Board of Outfitters (MBO) raised license fees during the summer to offset increased expenses and personnel salary boosts. The summer FOAMLINe outlined the details, but, in brief, outfitter license renewal fees increased from \$300 to \$375 and guide license fees went from \$100 to \$150.

Getting a new outfitter license costs more, too: the application, qualification investigation, and testing now cost \$1300, up from \$1000, and operations plan review and processing went up \$75 to \$375, so a new outfitter license process cost is up \$375.

This fee increase is gauged to hold license and other fees steady for about 10 years, similar to the past increases adopted a decade ago.

OUTFITTER LICENSE RENEWAL REMINDER

2008 Insurance Certificate Good for 2009 Renewal

Each fall during outfitter license renewal time, FOAM and our insurance agents receive calls from outfitters seeking insurance coverage for the upcoming year so they can complete their MBO Outfitter license renewal paperwork. FOAM mails out the new insurance packets in late October so members have plenty of time to buy coverage before 12/31 of each year. But outfitters don't need to panic or rush to replace their 2008 coverage with 2009 insurance just to renew their licenses.

The MBO only requires proof of insurance coverage that is *current at renewal time*, so your 2008 insurance certificate will work to get your outfitter license renewed for 2009. The nearly 11-month difference between getting insurance in the fall of any year and proving you have insurance during the fall of the following year confuses many members. Since your insurance coverage runs until 12/31 of the year, your insurance is current during the typical renewal MBO renewal time of October to December 31.

If you've lost your 2008 proof of insurance certificate, just call FOAM (406.763.5436) or Karen Driscoll in Butte (406.533.1022) to get a replacement copy.

Also, FOAM and Payne Financial Group (PFG), our agent, have agreed that completed insurance applications forwarded to the PFG offices up to January 15, 2009 will have policy issue dates adjusted to meet MBO timing requirements. However, after 1/15, the policies will be dated on the date received.

If you use your 2008 certificate to renew your outfitter license for 2009, then get your FOAM and insurance applications in as soon as possible, you shouldn't have to worry about MBO license late fees or lack of insurance coverage.

FOAM INSURANCE UPDATE: SAVINGS, SPEED

Insurance Processing Better, Overall Cheaper Rates

FOAM and PFG, the company that owns the local offices of Montana International Insurance, our insurance agency, have settled on Philadelphia Insurance to replace Capitol Indemnity for our liability insurance coverage. Philly underwriters have agreed to all of the current conditions of insurance and have simplified the bookkeeping required to issue insurance certificates to FOAM members.

The basic FOAM insurance fees have increased slightly: outfitter and Independent Contractor basic liability insurance is up \$20 to \$350 this year. But, there is no charge for adding a non-governmental business or person as an additional insured. This is a savings of \$50 per business or person - a substantial cost reduction for the majority of members who have one or more additional insureds that are not government entities. A list of gov't agencies will be included in all outfitter certificates. We've also asked Philly to reduce the employee coverage fee from \$250 to \$175, recognizing that employers already pay employee taxes and fees and don't need the additional burden of high employee coverage fees. This requested change is pending.

There is one change all FOAM members should be aware of - *BOTH THE FOAM MEMBERSHIP FORM AND CHECK AND THE INSURANCE QUESTIONNAIRE AND CHECK SHOULD BE MAILED OR BROUGHT TO THE FOAM OFFICES, NOT TO THE INSURANCE COMPANY.* Under a new agreement, FOAM will sort the papers in our offices, then forward the insurance papers to the PGF offices for insurance processing.

To make this easier, your application packet will contain an addressed envelope ready to mail back to FOAM. We'll also add an application checklist on a colored sheet to the packet, so look for and follow these instructions to make sure your applications are handled quickly, your membership is up to date, and your insurance is issued *BEFORE 1/1* for outfitters and *BEFORE* your first trip for guides. We're aiming at a two-week turnaround time - it could be shorter if all papers are in order.

NOTE: No applications will be accepted at PFG offices around the state - all FOAM and insurance applications must be mailed or hand-carried to the FOAM offices in Gallatin Gateway for membership processing before they can be forwarded to PFG for insurance.

If a FOAM membership form is incomplete, we'll notify the applicant of the problem, then wait a week for the correction. But, after 7 days, incomplete or uncorrected forms will be returned to the FOAM member or applicant in question.

You need a valid, current Montana license number to be a

FOAM member and obtain insurance coverage. If you're a guide moving up to become an outfitter, but don't have your new outfitter license number, just use your current guide license number and note "Out Lic # Pending" beside it on the form.

One last item: Over the years, we've had several out-of-staters obtain a Montana guide license, join FOAM, receive insurance coverage, then operate only in their home state. We understand the risks and liability exposures on Montana's waters, but don't want the policy jeopardized by a claim from a guide member operating on their own on unknown waters elsewhere. We also know many FOAM outfitter members work in neighboring states and don't want to limit coverage to Montana only, forcing them to get other insurance for work outside Montana.

Since the insurance underwriters will not limit insurance coverage to the confines of Montana, one solution is a FOAM membership by-law change requiring guide members to work only for a licensed Montana outfitter in order to qualify for our group insurance coverage. The FOAM BoD will consider this and other solutions this fall. Got a suggestion? Call FOAM with your idea. We don't want to limit membership, but we don't want unnecessary risks or accidents to jeopardize the insurance, either.

If you have any questions about the new policy, application processing, or FOAM membership, contact the FOAM offices: 406.763.5436, info@foam-mt.org, FOAM, PO Box 67, Gallatin Gateway MT 59730.

FOAM DIRECTOR NOMINATIONS NEEDED

Missoula, Helena, Ennis, Bighorn, Guide Positions Opening

Like last year, the FOAM Board of Directors (BoD) has several retiring members and we're seeking nominations for replacements. Casey Hackathorn, Reg. 2, Missoula, may run for a second term, but Pat Straub, Reg. 3, Helena, must retire after 3 terms, as must Joe Dilschneider, Reg. 5, Ennis, and Matt McMeans, Reg.8, Ft. Smith. We also need a nominee for the Guide-at-Large position since Chris Fleck, Columbus, has become an outfitter.

The outfitter directors run two-year terms for up to three terms. The BoD meets at least four times a year around the state, mostly in the spring before our season and in the fall/winter after we're done. Travel expenses are reimbursed by FOAM. If no nominees for a region come forward, that region will go unrepresented. Elections are held by mail-in ballot during November with a ballot deadline of December 31, 2008.

So, current directors, if you've got recommendations, call the FOAM offices - 406.763.5436. Any other potential directors, find a member to nominate you, let FOAM know your wishes, and we'll put you on the ballot. Representing your outfitter and guide members is important to FOAM's mission to serve our some 700 members statewide. Thanks in advance for anyone willing to volunteer their time for these critical positions.

BOARD of DIRECTORS	
Region 1 (Kootenai, Flathead)	Region 3 (Missouri)
Jim Voeller 862-3448	Pat Straub 495-0487
Region 2 (Bitterroot, Clark Fork)	Region 4 (Big Hole, Bhead)
Casey Hackathorn 546-5680	Tim Tolleit 683-5276
Region 5 (Madison)	Region 6 (Gallatin)
Joe Dilschneider 682-5356	Steve Summerhill 586-5373
Region 7 (Yellowstone)	Region 8 (Bighorn, Ft. Peck)
Dennis Alverson 222-0755	Matt McMeans 666-2326
Guide-at-Large Director OPEN	

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