

# TWO FOR TUESDAY from Big "I" Markets

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## RLI JEWELRY INSURANCE WORKS LIKE A CHARM, DISABILITY: "A GAMBLE WORTH TAKING?", & RECREATIONAL VEHICLES SALES ARE RISING

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### RLI JEWELRY INSURANCE WORKS LIKE A CHARM

Take your relationship with your customers to the next level by educating them on the importance of securing their valuables above and beyond their homeowner's insurance coverage. RLI's new standalone **Jewelry Insurance** provides customized coverage of diamond and engagement rings, fine jewelry and watches against accidental loss, damage, theft and even mysterious disappearance. RLI can cover large and small risks with a minimum premium of \$50 and deductible options of zero to \$10,000. Per item in-vault credits are also available. Worldwide coverage is provided for all risks of direct physical loss unless indicated differently on the declarations.

The claims process allows your customers to choose their preferred jeweler when working with the replacement or repair of an item - no need for them to obtain multiple repair or replacement estimates.

RLI's user-friendly website, [www.rlijewelryinsurance.com](http://www.rlijewelryinsurance.com), offers a wealth of information for you and your customers on the types of jewelry to insure, coverages, the claims process and more.

RLI **Jewelry Insurance** makes insuring jewelry easy for both you and your customers! It's just another reason you can expect something different when you work with RLI. Because at RLI, Different Works.

The RLI Jewelry Insurance product can be found on [www.bigimarkets.com](http://www.bigimarkets.com) and is available in all states (except KY - *coming soon!*)

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### SPECIAL FEATURE:

#### ***Disability: A Gamble Worth Taking?***

By: Christine Muñoz, IIABA Director of Employee Benefits

Your most important asset is not your car, house, boat or other possessions. It is your ability to earn an income. An accident or illness that causes a disability can prevent you from earning an income.

While most people think it won't happen to them, statistics show that this isn't true. According to the Commissioners Disability Table it is far more likely that your clients will suffer a disability than be in an auto accident or have a house fire. In fact, the chances of suffering a long term disability of 90 days or more before an individual reaches the age of 65 are unbelievably high: a 25-year old has a 52% chance of becoming disabled; a 35-year old has a 48% chance; and a 50-year old has a 34% chance. The odds are not in your favor.

People often incorrectly believe they will be covered by Social Security, workers' compensation or their own savings. This simply isn't true most of the time. Social Security Disability is often difficult to obtain since the restrictions state the client must be completely disabled with no hope of recovery for at least one year. Workers' compensation only covers if you are injured on the job. And personal savings goes fast when trying to keep up with the mortgage, care and other obligations. Although these programs can help supplement your income you cannot realistically expect to recoup your entire income using these sources.

A quality disability policy will provide coverage in the event of disability. Take the time to educate your clients about the facts and the options available to them.

Big "I" Employee Benefits offers a variety of Disability Solutions through our partnership with Crump Life Insurance Services. Visit us at [www.iiaba.net](http://www.iiaba.net): Products/Crump Life Insurance Services to learn more.

Contact Christine Muñoz, Big "I" Director of Employee Benefits, at [christine.munoz@iiaba.net](mailto:christine.munoz@iiaba.net) for more information.

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## RECREATIONAL VEHICLES SALES ARE RISING

The latest sales figures of recreational vehicles sales have climbed since they dropped off in 2008 and overall are near 2007 numbers according to the Recreational Vehicles Industry Association. March - June is when sales are at their peak so *right NOW* is the time to be seeking out new and replacement RV buyers to offer them the great **Recreational Vehicle** coverage from National Interstate. Dealerships and RV Shows are a great place to look for new clients.

While most RVs are used for personal reasons there are a number of commercial uses as well. Different types of exhibitors, trainers, technicians, and mobile maintenance contractors use RVs while traveling to distant locations. Hospitals use them for mobile blood donations and testing sites. Hollywood is not the only place where major movie production is taking place and many studios have RVs or trailers for living and working at remote locations.

Since an RV is really a home on wheels, National Interstate's specialty programs combine many of the features of an auto policy with those of a homeowner's policy. Whether a motor home, bus conversion, fifth wheel, stationary trailer, or travel trailer, they have a policy with a variety of coverages to help protect against the significant impact of depreciation and total loss.

National Interstate offers innovative policies for motor homes and bus conversions, as well as non-motorized vehicles like travel trailers, fifth wheels and pop-up units. Rest assured that when you work with National Interstate, you'll get the comprehensive coverage your client needs in order to enjoy their RV with peace of mind.

They can insure bus conversions up to \$2 million in many states (liability limits up to \$1 million are available). National Interstate will also insure your tow vehicle, whether it is a powerful medium-duty truck, a motor home, a pickup truck, or an SUV.

### **Total Loss Replacement**

If the RV is a total loss in the first five model years, they will replace it with a brand new comparable model.

### **Purchase Price Guarantee**

This coverage provides protection against depreciation.

### **Diminishing Deductible**

An option where the deductible is reduced by 25% for each consecutive claim-free year, and can result in no deductible applying to a loss.

### **Personal Effects Coverage**

Coverage to replace your personal property.

### **Vacation Liability**

Coverage if you are liable for injury or damage while camping in the RV.

### **Emergency Vacation Expense**

Coverage for trip disruption.

### **Windshield Replacement Coverage**

Did you know that windshield damage is the most common RV claim?

### **Awning Replacement Coverage**

Did you know that awning damage from wind is the second most common RV claim?

### **Full-Timer's Coverage Options**

They also offer a suite of coverages available exclusively for full-time RVers and those who use their RV more than five months out of the year.

### **Agreed Value**

Available for bus conversions only.

### **Extended Utility Trailer Coverage**

Covers utility trailers pulled behind a motor home.

### **Commercial Usage**

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Coverage for those who use their RV in conjunction with or as part of a business.

National Interstate's service is also second to none. Their claims and service teams are specially trained in RV insurance as well, and will work closely with your client in the event of a question or a claim.

National Interstate is rated "A" (Excellent) IX by A.M. Best Company, bringing you the peace of mind that comes with a financially secure organization.

Log into [www.bigmarkets.com](http://www.bigmarkets.com) and choose **Recreational Vehicles** from the personal or commercial products menu to review full coverage details or to submit a quote.

## WEBINARS

### Big "I" Virtual University Webinars

Don't miss the following education opportunities provided from the Big "I" Virtual University experts that focus on topics agents need to know to make a smart start in 2016. For more information, contact national staff.

- **April 20. "Pollution... You're Not Properly Insuring It! - *Unbelievable Fun With Pollution Exclusions*"**  
Presenter is David Dybdahl, CPCU, ARM, MBA, American Risk Management Resources Network, LLC [www.armr.net](http://www.armr.net). This webinar identifies why "pollution" exposures go far beyond what you might think of in terms of hazardous materials, with the most common pollutants being fungus/mold/bacteria. An overview of standard CGL and commercial property exclusions is provided then explores an in-depth review of frequently overlooked F/M/B exposures and real-life case studies. Attend and learn the importance of recognizing the exposures and choosing the appropriate environmental insurance product. Click here to learn more and to register.
- **May 2. "First Monday LIVE!"** is a free monthly webcast hosted by the VU's own Bill Wilson and guests on the first Monday of the month to discuss the wide world of insurance from seemingly non-insurance topics. Each 30-minute webisode covers "what's going on" (drones, car sharing, concealed weapon laws, legalized marijuana, legislative issues) and the implications. May topics are pending as information is seen in the news. Click here to learn more and register and here to access the recordings.
- **May 11. "The Dumb Things We Do"** We all can make mistakes in our understanding, advice and actions when it comes to insuring the public. These coverage and procedural mistakes become problematic when they adversely impact consumers and businesses, leading to inadequately covered losses and all too often, litigation. This program taps into a file accumulated by Bill Wilson and David Thompson over the past decade of over 500 real-life incidents that imperiled the financial condition of consumers and businesses. Click here to learn more and to register.

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### DocuSign for Big "I" Members: Keeping Business Digital with eSignatures

Join us to learn more about DocuSign for your agency. We'll show you how you can use DocuSign for everything from new policy applications to coverage election forms. We'll cover the basics, including how to take advantage of your exclusive Big "I" member price discount, and leave plenty of time for you to ask us questions:

- Legality and security: We'll show you how DocuSign is a best practice in keeping you and your clients safe
- Ease and convenience: See what your clients will see when you send documents through DocuSign, and learn just how easy it is to sign
- Sending, templates and account management: We'll get you up to speed on setting up your account, short cuts with document templates, and account management 101

We'll see you there!

Click the date to learn more and to register:

- April 14, 1:00 pm EDT
- May 12, 1:00 pm EDT
- May 26, 1:00 pm EDT

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Remember that you can view the following webinars 24/7 by checking out the BIM Webinar Library. To do that log onto Big "I" Markets and click on "Publications."

- Personal Liability Trends - Fireman's Fund
- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travelers Select Products (series)
- Travel Insurance
- Community Banks
- Real Estate E&O
- RLI Personal Umbrella
- "Oh, by the way...Flood Sale"
- Habitational
- Non-standard Homeowner
- Student Housing

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## BIM WEBSITE TRAINING WEBINAR

For all you folks who recently registered for Big "I" Markets, remember you can participate in a webinar from the comfort of your office to help you learn how to navigate around the system. Every Thursday at 2:00 p.m. EDT we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

- Thursday, April 7 @ 2 p.m. EDT
- Thursday, April 14 @ 2 p.m. EDT

## STUDENT OF THE INDUSTRY PARTING SHOT

### *The Magic of =Indirect(Address)*

By Paul Buse, President of Big I Advantage®

The image displays two side-by-side screenshots of Microsoft Excel spreadsheets. The left spreadsheet, titled 'January Income Statement', shows a table with columns A, B, C, and D. Rows 3-7 list Revenue from Source1 (100), Source2 (200), Source3 (300), and Total (600). Rows 9-13 list Expense for Expense1 (50), Expense2 (100), Expense3 (150), and Total (300). Row 15 shows 'Income less Expense' as 300. The right spreadsheet, titled 'Summary Income Statement', shows a table with columns A, B, C, D, E, F, G, and H. Rows 3-7 list Revenue for Jan, Feb, Mar, Apr, and Total. Rows 9-13 list Expense for Jan, Feb, Mar, Apr, and Total. Row 15 shows 'Income less Expense' for Jan, Feb, Mar, Apr, and Total. A table in column G (rows 4-15) lists 'Row#' and 'Column#' for each data point. Red arrows point from the 'Total' row in the January Income Statement to the 'Total' row in the Summary Income Statement. The formula bar in the right screenshot shows '=INDIRECT(ADDRESS(\$G4,\$H\$4,1,,BS3))'.

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Someone once asked me if there is one thing I know that most other people don't know. I said "Well, it's how to use Indirect and Address in Microsoft Excel ... **REALLY!**" I know most of you are thinking, "OK, this is not the first person to go have a beer with..." But really, it is a game-changer in many spreadsheet situations.

I just used it with one of our Big "I" national insurance programs where I receive a spreadsheet with the same numbers for the 50 states and DC. I only needed one number from 51 worksheets and it's in Row 19 and Column G. If you remember "Indirect+address" your officemates will hear "**Eureka!!!**" coming from your desk. The explanation below defies readable prose but it conveys the power. If you want the sample spreadsheet, just email me at paul.buse@iiaba.net.

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## LAST WEEK'S MOST CLICKED LINKS

Here are the top three items that got BIM agents clicking from our last edition... see what you missed!

1. Selective's April 2016 NFIP Changes summary
2. Bizarre Christmas Claims
3. Selective's QuoteitNow - a self-service flood quoting tool video(TIED)
4. Family and Medical Leave Act(TIED)

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## BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Mississippi on a garage pac sale of **\$9,517** in premium.