

TWO FOR TUESDAY from Big "I" Markets

CHECK OUT OUR NEW AND IMPROVED HELP SECTION, AND A NEW LOOK IS ON THE WAY, AGENCY E&O CONSIDERATIONS WHEN USING SOCIAL MEDIA, & DON'T "SETTLE" FOR ONE-PIECE COVERAGE

BIG "I" MARKETS EXPANDED HELP SECTION

One of the beautiful things about Big "I" Markets is that it's very self-serve. Our users tell us they love being able to access everything related to their business online, anytime. As you know, you log on to BIM at your convenience, navigate to the desired product, submit a quote request and follow the system from there. But of course, from time to time user questions come up, and with our new and improved help section you can help yourself to detailed explanations regarding registration, requesting and maintaining quotes or policies, tips, tricks and other helpful answers to frequently asked questions at your convenience.

To access the new help area, simply log in to www.bigmarkets.com and click "Help" in the upper right corner. If you don't see what you are looking for, we are happy to help you the old-fashioned way. Simply drop us a line at bigmarkets@iiba.net or call our dedicated customer service line at (703) 647-7800, or click the chat link on the login screen during regular business hours.

Another exciting change is coming soon to the site. A redesigned home page will be appearing very soon - within about a week. Preview our new look [here](#). The new design will be cleaner, easier to read, and include improved navigation to help you find what you're looking for quickly on Big "I" Markets' front page. We'd love to hear your thoughts on our new home page look. Email us at bigmarkets@iiba.net and let us know how you like it!

As always, we look forward to serving you.

SPECIAL FEATURE:

Agency E&O Considerations When Using Social Media

By: Sabrena Sally, CPCU Senior Vice President, Swiss Re Corporate Solutions

Not a day goes by without my email containing an invitation to join a social networking site. Whether used for business contacts, maintaining contact with friends and family, or to reconnect with acquaintances from years past, the use of social networking sites is rapidly increasing.

Much discussion has taken place on how to best harness the power of social networking for the benefit of your insurance agency. ACT and other organizations have written extensively on the power of social media to enhance agency online marketing and to generate "virtual" referrals. The focus of this article, however, is to examine the risks that agencies need to take into account when they take advantage of these opportunities to broaden their reach. I will examine the more common errors and omissions risks that can be associated with the use of social networking, along with steps you can take to mitigate those risks.

If you are not familiar with social networking sites, here is a brief discussion of the most common functionalities. This is by no means all-inclusive, as the technology changes daily. Most sites offer the ability to create a homepage following a template provided by the site. Depending on the site being accessed, the profile template may be limited to key information you wish to be known about your agency along with an uploaded photo, or it can be as robust as a site containing multiple photos, videos, and links to other sections of the site (as well as to other sites) containing additional content you have created and posted. Users of the site typically invite other users to join their community, and the invitee is free to accept or decline. Most sites also offer blogs, chat rooms, forums, and search capabilities to help locate other users based on your chosen search filters.

Read the full article [here](#).

DON'T "SETTLE" FOR ONE-PIECE COVERAGE

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In what I refer to as my "geek-gaming days" my friends and I would routinely play Settlers of Catan. A simple yet complex game, it involves a map that changes each time you play it with four basic resources (and a desert) spread unequally among 19 hexes randomly distributed. The ever-changing map means that no one strategy works best from game to game, keeping it fresh each time. Multiple expansion sets build off the basic game or can be combined with other expansions to create even more diverse maps and rules. The modular design of the game and its expansions make each game unique, making "Settlers" our go-to game for many years.

The concept of a great modular design is also why you should make **Wrap+ Executive Liability** from **Travelers** your go-to coverage. Pick only the coverage that matches your client's unique exposures. You can add or subtract as your client's needs change. Wrap+ is designed for private companies and non-profit organizations and has been crafted with the flexibility to respond to stand-alone coverage needs or as one seamless policy suite of coverages based on the insured's choices. It offers a diverse range of coverages that includes Crime (employee dishonesty and third party), Kidnap and Ransom, and Management Liability which protects against claims alleging wrongful acts relating to employment practices, fiduciary responsibility and other breaches of duty on behalf of directors, officers and managers of the company or organization. This state-of-the-art product also offers consistent language, terms and conditions throughout all coverages, making policy building more efficient.

Click the links below to learn more about available options, access highlight and sell sheets, and more:

- Directors and Officers Liability Insurance
- Employment Practices Liability Insurance
- Fiduciary Liability Insurance
- Miscellaneous Professional Liability (E&O) Insurance
- Crime Insurance
- CyberRisk
- Kidnap and Ransom
- Identity Fraud Expense Reimbursement

Don't "settle" for less. Access the Wrap+ by logging into Big "I" Markets and look for Wrap+ products in the commercial product listing. Please note that the Community Homeowners Associations and Healthcare Organization are not currently available through Big "I" Markets.

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. 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 14 @ 2 p.m. EDT
- Thursday, April 21 @ 2 p.m. EDT

Student of the Industry Parting Shot

Homeowners Premiums Opportunity

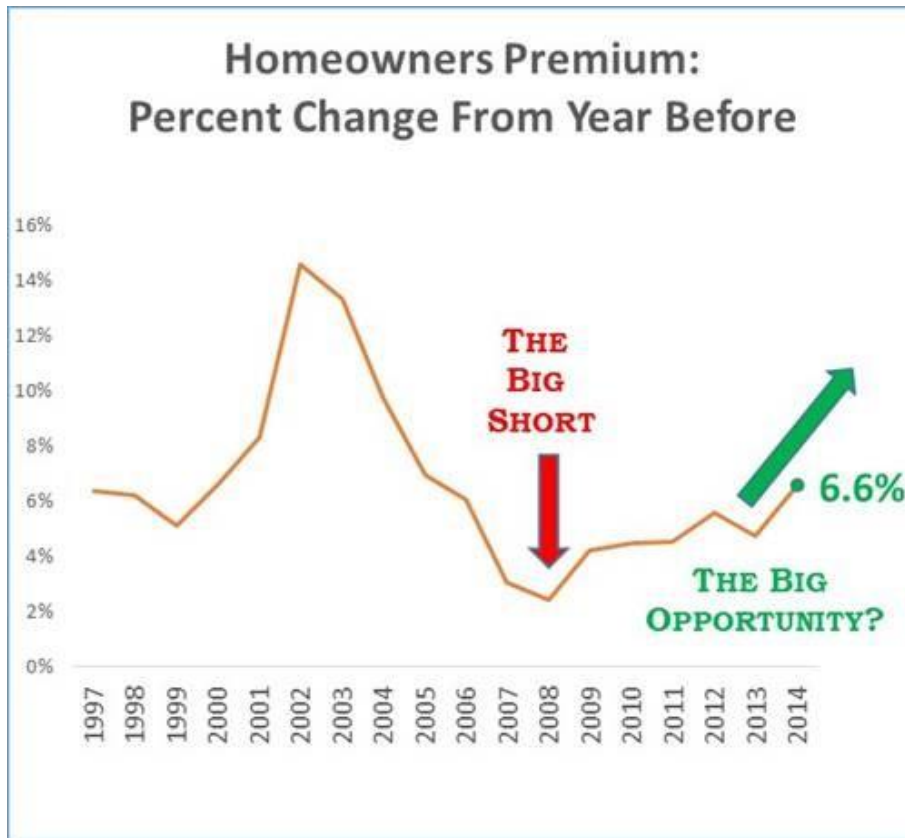
What is Old is New Again?

By Paul Buse, President of Big I Advantage®

This week in the Big "I" **Insurance News & Views** weekly analysis of news, the Big "I" 20th Annual Market Share Report was

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highlighted. If you missed that article the link to the summary and independent agent market share data are here. What leapt out of the report to me was information on the growth in Homeowner's premiums. The market share study provided five years of data. Below for your Student of the Industry perspective is nearly 20 years of data.



Source: A.M. Best Aggregates & Averages

Perspective - After the 2008 financial crisis homeowner's premiums growth fell to about 2% as new home construction fell and policies lapsed. Now with the housing market growing again, insurance on homes looks to be on a growth trend. As students and agents, consider from the report that national agency insurers have a growth rate that is three times the average of the regional, direct and captive companies. Also as a Big "I" Markets user you might be interested to know that Eagle Express New Business (Personal Lines) is one of the fastest growing products on the BIM platform. Homeowner policies are available in most instances when accompanied by the customer's auto policy.

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. RLI Jewelry
2. Bizarre Christmas Claims
3. Personal Umbrella

Big "I" Markets Sale of the Week

Congrats to our agent in Mississippi on a commercial auto sale of **\$21,636** in premium.