

# TWO FOR TUESDAY from Big "I" Markets

## SPRING BREAK FAMILY STYLE, RISK MANAGEMENT IN YOUR POCKET, & POOR CREDIT BOND DENIALS

### SPRING BREAK TRAVEL DONE FAMILY STYLE

Spring Break is upon us. While college students usually make the news for bad behavior, elementary and high school students also get a break and the whole family goes together. Travel Insured International (TII) knows that and has Travel Tips for family vacations. If you don't want to be outnumbered by spring breakers it's a good idea to see which hotels cater to the young partiers and book somewhere else. Student City is a good place to look for such hotels.

The TII Travel Blog is a great place for travel tips and information. For instance a recent article discussed How to Pick the Right Hotel no matter where you are traveling. 2016 Travel Trends say Cuba is on the rise and the sharing economy<sup>1</sup> is booming. How about a cruise? They have tips for cruises too.

- Review the product guide and comparison chart with your client. <sup>2</sup>.
- When you are ready for coverage to be issued, click on "Request a Quote" in Big "I" Markets and provide the necessary information. A credit card will be required to issue coverage.
- Coverage will be issued and confirmed in Big "I" Markets.

Travel Insurance is currently available to members in all states.

1. This *TFT* article from our Non-standard HO underwriter can explain in more detail.
2. Rates, waiting periods, and coverages can vary in FL, IA, KS, NY & WA.

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### SPECIAL FEATURE:

#### *Risk Management in Your Pocket*

Your Big "I" Professional Liability risk management team has created a resource for Big "I" members that you and every member of your staff should have on hand at all times. It's a printable wallet card entitled "What to do when an E&O incident occurs." Print them on card stock and distribute to your staff to ensure that when a situation arises you and your staff will have the proper steps at your fingertips.

Download the printable wallet card. Learn more about Big "I" risk management resources at [www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens).

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### TIRED OF BOND APPLICATIONS BEING DENIED?

Are your clients not able to qualify for the bond they need due to lower credit scores? Goldleaf Surety Services can help!

Many applicants are not able to qualify for license and permit bonds based on their credit scores alone. For these applicants, Goldleaf Surety Services has access to several specialty markets who are willing to entertain these risks. We have specialty markets for applicants who have been declined due to credit for many bonds, including various contractor license bonds and permit bonds, Motor Vehicle Dealer bonds, Personal Care Assistant bonds, Wages & Welfare bonds, Utility bonds, and many more.

In addition to these specialty markets, Goldleaf Surety has the ability to assist all of your clients as well with access to many standard markets through our Quick Access License & Permit Bond Program.

Don't assume you can't get a bond! For more information on how Goldleaf Surety Services can assist you with all of your bond needs - log in to [www.bigimarkets.com](http://www.bigimarkets.com) or email us at [bigimarkets@iiaba.net](mailto:bigimarkets@iiaba.net) and an underwriter will contact you.

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### WEBINARS

#### Big "I" Virtual University Webinars

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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.

- **March 23. "Horrible Commercial Lines Policy Forms and Endorsements to Avoid or Be Wary Of"** This program examines dozens of commercial lines policy forms and endorsements that business entities should avoid in their insurance programs if at all possible. Discussion topics range from why be concerned to who's to blame, to Non-ISO and ISO Policy Forms and Endorsements and what to do, along with time for questions and answers. Click here to learn more and register.
- **April 4. "First Monday LIVE!"** 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. Each 30-minute webisode will cover "what's going on" (drones, car sharing, concealed weapon laws, legalized marijuana, legislative issues) and the implications along with hot topics, your feedback and more. The March session covers "The Worst Insurance Policy in the History of Insurance.". Click here to learn more and register.
- **April 20. "Pollution... You're Not Properly Insuring It! - Unbelievable Fun With Pollution Exclusions"** 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.

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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:

- March 31, 1:00 pm EDT
- 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

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- "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.

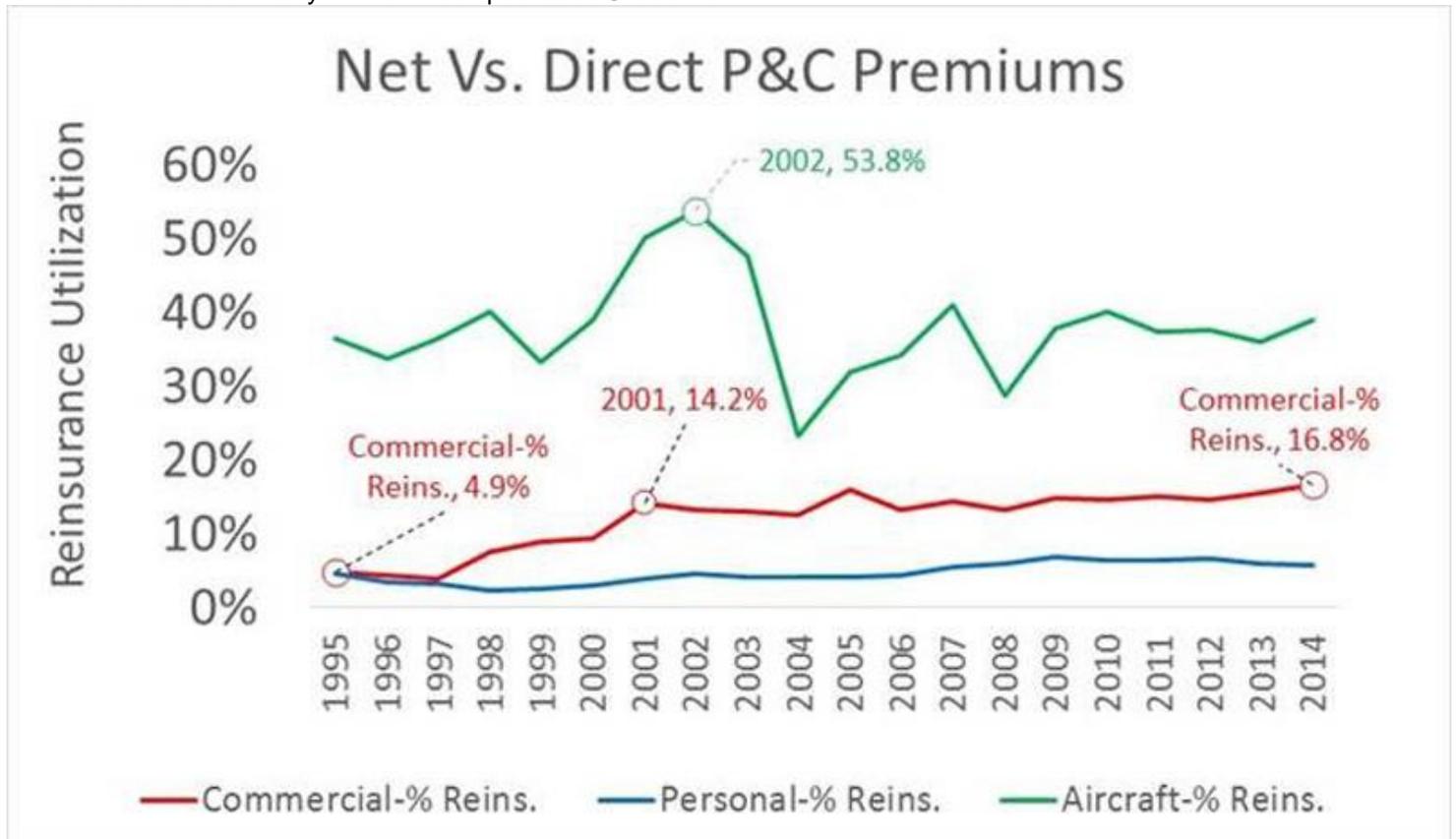
- Thursday, March 17 @ 2 p.m. EDT
- Thursday, March 24 @ 2 p.m. EDT

## STUDENT OF THE INDUSTRY PARTING SHOT

### *Why Has Industry Use of Reinsurance Increased? Part II*

By Paul Buse, *President of Big I Advantage®*

After last week's Student of the Industry on the apparent trend in the P&C industry of greater utilization of reinsurance by P&C insurers, a member agent from Alabama put forth her theory. That was that after Hurricane Katrina and other catastrophic events, insurers found that a lack of reinsurance coverage cost them dearly. Her theory was that insurers have since reacted by steadily increasing their reinsurance coverage. I'll let you decide. Below is some more granular data to ponder where Lines of business, commercial P&C, personal lines P&C and aircraft are shown with their percentage use of reinsurance. Have a theory? Email me at [paul.buse@iiaba.net](mailto:paul.buse@iiaba.net).



[Click for larger version](#)

Source: A.M. Best Aggregates and Averages

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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. Three Top Questions Independent Agents Ask Bankers
  2. Bizarre Christmas Claims
  3. At-Home Business Insurance
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## BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Nevada on a casual dining pac sale of **\$6,586** in premium.