

TWO FOR TUESDAY from Big "I" Markets

WRITING FLOOD MADE EASY, APRIL 2016 NFIP CHANGES ARE COMING, & NOW AVAILABLE - EXCESS FLOOD COVERAGE THAT GOES ABOVE AND BEYOND

WRITING FLOOD MADE EASY

At Selective, we know writing flood insurance business is complex - and agents already have a lot on their plate, so any time saved means more time for them to capture new business.

For this reason, we offer **QuoteitNow - a self-service flood quoting tool** that can be easily added to Selective appointed agency websites. In just a few simple steps, QuoteitNow walks customers through a flood application up to binding and directs them to contact the agency to finalize the process.

Why not maintain a personal touch with customers, while empowering them to start the flood quote process on their own - and at their convenience? Work with Selective to save time, save money and drive business.

To learn more watch our brief video here. For additional questions or to become a Selective appointed flood agent, contact Quoteitnow@selective.com today.

SPECIAL FEATURE:

April 2016 NFIP Changes Are Coming

Due to increases in catastrophic event frequency and severity, and to address the associated rise in expenses, Congress has passed numerous updates to help stabilize the National Flood Insurance Program over the last several years, including reforms such as BW12 and most recently the HFIAA. Continuing with these efforts, FEMA is preparing to roll out additional changes in April.

To help agents clearly understand what to expect come April and how the changes may impact customers, please click here to review Selective's April 2016 NFIP Changes summary.

It's important to keep in mind that while some of these changes will undoubtedly affect the overall cost of flood insurance, Selective works closely with their agency network to keep customers and prospects fully informed of their flood risk. To learn more or to become a Selective appointed flood agent, contact floodsales@selective.com today.

NOW AVAILABLE - EXCESS FLOOD COVERAGE THAT GOES ABOVE AND BEYOND

Flooding - it can happen to anyone, anywhere, at any time.

With every state experiencing a flood in the past five years and knowing that just a few inches of water can cause tens of thousands of dollars in damage - it's now more important than ever to ensure your customers have the protection in place they deserve. At Selective, we realize this, which is why we now offer agents access to a **fully automated excess flood insurance product** through a Lloyd's coverholder that makes quoting and binding excess coverage a breeze.

To learn more or to become a Selective appointed agent, contact floodsales@selective.com today.

Note: Excess flood insurance is provided to you through Selective and powered by DUAL Commercial, LLC, a Lloyd's of London coverholder.

Source: Floodsmart.gov

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.

- **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 discusses the wide world of insurance from seemingly non-insurance topics. Each 30-minute webisode will cover "what's going on" (drones, car sharing, concealed weapon laws, legalized marijuana, legislative issues) and the implications. April discussion topics include another "disrupter" that will "revolutionize" the insurance industry, homeowners coverage for a house running into a bridge, Uber entering food delivery, Bill Cosby defamation case and more. Click here to learn more and register and here to access the recordings.
- **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.

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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
- "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.

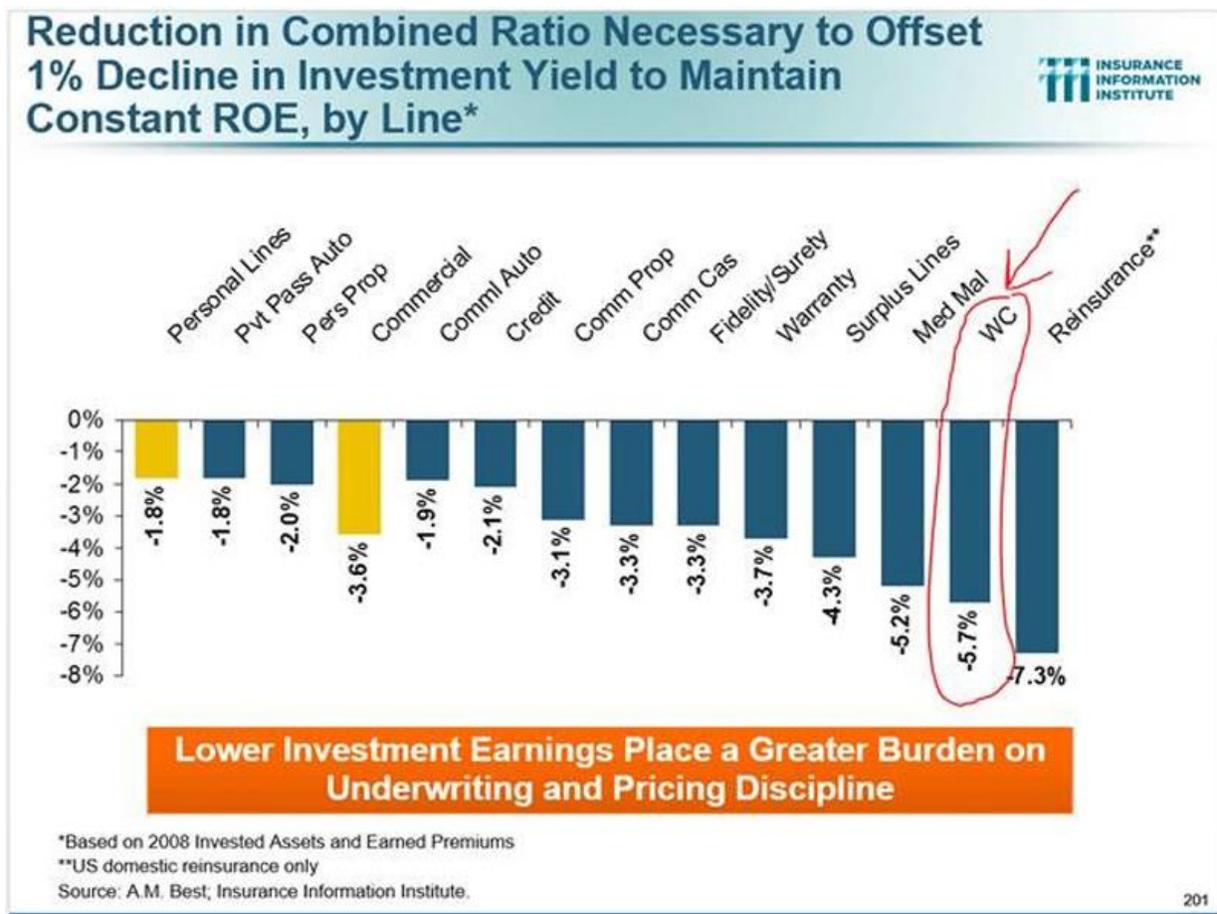
- Thursday, March 31 @ 2 p.m. EDT
- Thursday, April 7 @ 2 p.m. EDT

STUDENT OF THE INDUSTRY PARTING SHOT

Insurance and Investments: Remember Investment Income?

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

Recently, I was preparing for our annual Big I Reinsurance Board meeting and our Board's review of our investment policy. We are a smallish reinsurer established to create a long-term alignment of financial interests between Swiss Re/Westport and our agency E&O program. For about two-thirds of you, we actually reinsure a small part of your policy every year. Your national association and 43 states invested but we have been as conservative in our investments as possible since we started. Still, each year the below principal catches my eye.



[Click for larger version](#)

Source: Overview & Outlook for the P/C Insurance Industry: Trends, Challenges and Opportunities in 2014 and Beyond. Insurance Information Institute and Robert P. Hartwig.

What is the point of above? Investment income and the impact on an average insurer's profits is substantial, particularly on long-tailed lines like workers' compensation and professional liability. At Big I Reinsurance we have chosen to risk very little on our investments and protect our investor's principal. That is a choice. Most commercial insurers, however, are more

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aggressive on investment risk. For example, for the average insurer writing workers' compensation, the impact on profits of a one point reduction of investment returns is the same as increasing the loss ratio six percentage points "to the bad" (from 60% to 66%). Ouch, six times or 6:1. Needless to say investment income is very important to insurers.

TWO FOR TUESDAY TRIVIA

Be one of the first five with the correct answers and win an envy-inspiring *TFT* Trivia T-shirt or choose a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Don't forget to answer the Tie Breaker!

Congratulations to this week's winners - Ellen McCarthy (KS), Linda Davidson (WA), Carol Hunt (AL), Robin Cornelius (IN) & Katrina Willard (FL).

1. What type of business was being sued in the EEOC case linked-to in the EPLI article? - **EYE CLINIC**
2. On this date (3/22) in 1903 what happened to Niagara Falls & why? - **WENT DRY DUE TO DROUGHT**
3. Minnie Mangum stole nearly \$3 million dollars (~\$37.5 million today) from her employer, Commonwealth Building & Loan Association, starting in 1933 until it was discovered in what year? - **1955 (22 YEARS)**

TIE BREAKER

March Madness Tiebreaker: In 1990 Loyola-Marymount beat Michigan in the highest-ever combined score in an NCAA tournament. What was the final score? - **149-115 (264 TOTAL)**

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. Family and Medical Leave Act
 2. E&O Printable Wallet Card
 3. Bizarre Christmas Claims
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BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Virginia on a religious pac sale of **\$3,190** in premium.