

EAGLE FOR LONG TERM HOME & AUTO, DOWNLOAD OUR PUP DECLINATION FORM TO USE WITH EACH PERSONAL LINES CLIENT, & STEALING OLD CARS AND HEARTS

Eagle for Long Term Home & Auto

Did you know the more personal lines of coverage a client insures with you the longer they will stay with you? The concept of "account rounding" is nothing new, but the rewards for employing the tactic are many! By selling the personal automobile either with the homeowners, condominium-owners or renters policy increases the agency's sales, retention and commissions. It creates policyholder loyalty which helps brand the agency in the community.

Eagle Express partnered with MetLife Auto & Home and Travelers to offer an agent the ability to package together personal auto and home coverages for their clients. By combining the client's auto and home policies with the same carrier each policy receives the benefit of account rounded discounts. This allows Eagle Express' partners premiums to compete with some of the more popular direct writers.

The more personal lines of business you write, the more the client saves. Add any of these lines of coverage to an auto and home package, and each line written generates additional premium credit to both the auto and homeowners:

- personal umbrella
- personal articles floater*
- watercraft
- recreational vehicle*

Other credits offered by our carriers are:

Automobile

Safe Driver
Multi-Car
Continuous Insurance
Electronic Fund Transfer
Early Quote

Homeowners

Claims-free
Protective Device
Mature Homeowner
First Time Home Buyer

Underwriting guidelines, coastal and geographic restrictions apply to all new business requests. There is no auto and home package availability in Alaska, Florida, Hawaii, Louisiana, Michigan, Oklahoma, or North Dakota, .

Eagle Express has no auto and home package in downstate New York, which includes New York City, the surrounding boroughs and Long Island.

Both Eagle Express carriers, MetLife Auto & Home and Travelers are considered industry leaders. They offer comprehensive coverage options, exceptional services and peace of mind for the agent and the policyholder.

Why not increase your agency's sales potential by giving Eagle Express a try on your next auto and home quote request? Just log into Big "I" Markets, and choose Eagle Express: Auto & Home New Business to request a quote. Please note that a Marshal Swift and Boeckh Replacement Cost Worksheet is required on all Homeowners 3 and Homeowners 5 quotes request.

**Line of coverage may not be available or may be written as an endorsement to the policy*

SPECIAL FEATURE

Download our PUP Declination Form to Use with Each Personal Lines Client

Agents know that offering personal umbrella coverage to every client is essential. But did you know that the Big "I" has developed a customizable declination form that you can use to document that you've offered umbrella coverage in your client files? Visit www.iiaba.net/RLI to download the form from the right hand menu. Simply add your agency name to the bottom using the PDF form field.

For clients who choose to invest in umbrella coverage, here are some policy features from our standalone umbrella partner RLI:

- Limits up to \$5 million available (\$1M in NM)
- Excess UM/UIM available in all states.
- The insured can keep their current homeowner/auto insurer
- New drivers accepted - no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature and credit card payment options
- Immediate coverage available in all 50 states plus D.C.

Learn more at www.iiaba.net/RLI.

Stealing Old Cars and Hearts

Compared to newer cars, far fewer antique and classic cars are stolen, but some thieves actually specialize in them. For a car thief, time is valuable, as the chance of getting caught increases the longer it takes to get a car moving. Collector cars were designed with few if any anti-theft devices, especially the older they get. Ironically the process needed to start some of the really old cars can act as a deterrent, but a true professional thief might bring a trailer.

Once stolen, a classic car may have the VIN switched and be sold to an unsuspecting buyer. No one is immune, even famous people such as Dr. Phil, and John Schnatter, the founder of Papa John's pizza. Their cars were recovered but most are not as was the case of famous car enthusiast Steven Juliano's distinctive '70 Plymouth Barracuda. If not resold in the U.S. the cars are either chopped up for parts or shipped overseas. A handful of cars are recovered years or decades later and may have a complicated chain of ownership. A few owners have tracked down the cars on their own. Sadly, when recovered the cars are rarely in the same condition resulting in a bittersweet reunion, although there are cases where it's even better.

Of course preventing theft is best and for classic cars that means layering the protection. The more layers between your client's car and a thief the better. Don't let your clients rely on thinking their classic car isn't worth enough to be a target. In fact, believing that you need to protect your classic car is usually the best first layer.

Proper insurance is essential as a standard auto policy doesn't address the needs of replacing or restoring a classic car and your client will want to know why their beloved car wasn't properly covered. The experts at Chubb **Collector Car** program understand the emotional attachment the owners of these cars have and the pain they experience when they are stolen or damaged. Chubb offers "Agreed Value" coverage that can increase with the value of the vehicle as well as a choice of body shop and no deductible on collector vehicles.

Chubb loves these vehicles so much that they sponsor car shows such as the upcoming Pebble Beach Auctions on August 18th and 19th. See the Chubb Facebook page for additional information.

Chubb's **Collector Car** program is a perfect solution when looking to properly insure rare and unique vehicles. Chubb can cover almost all of the classic and antique cars, trucks, tractors, fire trucks and even military vehicles*. New collector car risks will be entertained provided they meet the following guidelines:

- All operators in the household must have good driving records.
- The vehicle should not be operated by anyone under the age of 25.
- All operators should have experience operating similar vehicles (i.e., high performance).
- There is one regular-use vehicle per operator.
- The vehicle should be used primarily for collector car purposes.
- The vehicle should not be used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing or speed contest.
- The vehicle is not used on a racetrack, test track or any other course of any kind.
- The vehicle is garaged.

The minimum vehicle age for eligibility is 30 years old; Chubb will consider these vehicles on a monoline basis. If pursuing a monoline policy, though, Chubb generally does not accept newer special interest cars, i.e. 2007 and later Shelby GT500 (top of the line Mustang), Corvettes, etc. While these newer special interest vehicles can certainly be considered part of a larger

account situation, provided the usage and security are acceptable AND Chubb also writes the regular use vehicles. Some examples of cars not quite 30 years old that have qualified in the past: early '90s Mercedes SL's, Porsche's (911, 928), and Land Rover Defender 90's and 110's.

Chubb's **Collector Car** program is available to members in all states except MA and SC. Learn more by stealing away to Big "I" Markets.

Don't miss Jacquelyn Connelly's three-part series on covering collector cars in *IA*. Read the first and second articles and watch for the third next Monday, August 14th.

* Tractors, fire trucks & military vehicles are reviewed on a case-by-case basis.

WEBINARS

BIM Website Training Webinar

Big "I" Markets website

Date: Thursday, August 10

Time: 2:00 - 2:30pm EDT

Cost: Free

Summary:

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.

Registration:

[CLICK HERE TO REGISTER](#)

When (and Why) Partial Losses Become Total Losses

Virtual University

Date: Wednesday, August 23

Time: 1:00 - 3:00pm EDT

Cost: \$69

Summary:

We do a bad job explaining the concept of "replacement cost." We tend to tell clients they will get new stuff for old junk - which is partially true; but partial truths get you sued.

- Attendees in this session learn:
- The coverage gaps in property policies making Ordinance or Law Endorsements necessary;
- Who promulgates and who enforces local building codes;
- What constitutes "major" damage;
- The details of various ordinance or law endorsements; and
- How to develop coverage limits for each coverage part.

Approved for CE in select states.

Registration:

[CLICK HERE FOR MORE INFORMATION OR TO REGISTER](#)

Agency Risk Management Essentials: Emerging Exposures: Marijuana, Mold and More

E&O Risk Management

Date: Wednesday, September 13

Time: 2:00 - 3:00pm EDT

Cost: Free

Summary:

Join us to learn about a number of exposures facing insurance agents that have plaintiff attorneys licking their chops! The webinar will not only identify the exposures, but also give you the tools you need to reduce your agency's risk of Errors & Omissions (E&O) Claims. The discussion will feature a Member Insurance Agent, Virtual Risk Consultant Representative, Swiss Re Claims Specialist, as well as E&O Defense Counsel.

If you have any questions relating to the topic that you would like addressed during the discussion, please email Jim Hanley.

Learn more about risk management resources available to your agency at www.iiaba.net/EOHappens.

Registration:

[CLICK HERE TO REGISTER](#)

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. Chubb Hurricane and Windstorm Planning Flyer
 2. RLI Explains: What is a Personal Umbrella Policy?
 3. Cyber Liability - Small Business Solicitation Letter
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BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Virginia on a Non-standard Homeowners or Rental Dwelling sale of **\$5,301** in premium!