
Eagle Express Welcomes Safeco, Agency Risk Management Essentials, & Discover the Value of a Personal Articles Floater

Eagle Express Welcomes Safeco

Great news at Eagle Express! We are pleased to welcome Safeco as our newest personal lines company partner.

Safeco Insurance has partnered with independent insurance agents and been committed to protect individual and families since 1923. Safeco's "A" A.M. Best rating continues to provide agents and policyholders with innovative personal lines insurance products and coverages.

Safeco's personal lines new business appetite is for the packaged personal automobile and primary homeowners but it will consider monoline auto or home. Other ancillary personal lines products are available such as recreational vehicles. Safeco wants the responsible client that takes care of themselves, family, property and pays their bills on time.

Safeco's personal automobile is available in all states except: AK, DE, HI, ME, NJ, NH, RI and the District of Columbia.

Safeco's homeowners is available in all states except: AK, DE, FL, HI, ME, NJ, NH, RI and the District of Columbia.

To quote your Safeco risk, please go our website www.bigimarkets.com select "Personal," scroll down and select "Eagle Express: New Business Auto & Home" and "Request a Quote." Complete the online application and submit. Quote requests are not accepted by fax or email. Complete information for auto should include all household members, the social security number for the first named insured, vehicles, accidents, violations and claims, vehicle usage and annual miles.

SPECIAL FEATURE

Agency Risk Management Essentials:

Navigating the Hazards of Buying, Selling and Merging an Agency

Big "I" Professional Liability offers free quarterly risk management webinars as an exclusive Big "I" member benefit.

Join us **June 20th, 2018 from 2 p.m.-3:30 p.m. EST** for the next **FREE** session in the Big "I" Professional Liability and Swiss Re Corporate Solutions Agency Risk Management Essentials webinar series, **Navigating the Hazards of Buying, Selling and Merging an Agency**.

In just 90 minutes our panelists will steer attendees through the many hazards associated with buying, selling and merging an agency. Attendees will be provided with the essentials, as well as some tax and E&O implications of a merger or acquisition. Finally, we will have some claim examples of how bad claims happened to good agents following such a change.

The panel discussion will feature Bob Skow, CPCU, CAE, former CEO of the Independent Insurance Agents of Iowa; Dirk S. Nohre, CPA, CPCU, ABV, President, Nohre & Co. Certified Public Accounts and Consultants; Matt Davis, Swiss Re Corporate Solutions Claims Manager; and Jim Redeker, Swiss Re Corporate Solutions Claims Manager. Annette Ardler, CPIW, DAE, AIAM of Swiss Re Corporate Solutions will moderate the discussion.

Register today for **Navigating the Hazards of Buying, Selling and Merging an Agency**.

If you have any questions relating to the topic that you would like addressed during the discussion, please email Big "I" Professional Liability's risk management director Jim Hanley.

This webinar series is provided by the Big "I" Professional Liability risk management team. A collection of risk management resources, including articles, checklists and webinar recordings, are available on the E&O Happens website. Log in with your Big "I" username and password to check it out.

Discover the Value of a Personal Articles Floater

About 20 years ago my sister bought a couple of very old chairs to use in a class on furniture refurbishing. When she pulled off the old cushions, she discovered they had been repaired before, and the stuffing included a few 1939 newspapers and five full copies of the Saturday Evening Post, three of which had covers by Norman Rockwell. They were in pretty good shape and she was able to get about \$250 for the set, 25 times what she paid for the chairs.

In 2016 a family discovered seven Ty Cobb baseball cards from 1909-1911 in a paper bag while cleaning out their great-grandparents house. The cards sold for \$3 million.

Someone who buys a Ty Cobb baseball card probably already has separate coverage for it, but someone with a small collection of valuable old magazines might think they are already covered with their homeowners insurance (if they think about insurance at all). Accidentally drop a \$1,000 bottle of wine while only carrying a \$2,000 homeowners deductible and all you can do is get a mop.

The **Personal Articles Floater on Big "I" Markets** offers customized products and services for commercial and personal inland marine fine art and valuable articles. Coverage is available for museums, galleries, private dealers and corporate collections as well as private fine art collections, jewelry, fine wine, silverware, musical instruments, antiques and any collectible imaginable. This program offers many specialized features designed for all types of risks that will appeal to even the most discerning collector, regardless of risk size. The carrier's in-depth knowledge of both personal and commercial exposures allows them to underwrite diverse risks resulting in policies that are individually tailored to meet the unique needs of your insureds.

Working with a specialty company that understands the unique elements of these risks leads to the most competitive pricing, considerably broader and more flexible coverage than your standard homeowners insurer, and expert claims handling.

Special items warrant special coverages and terms not commonly found in standard policies, offering the following coverages and unique features:

- All risks of physical loss or damage
- Worldwide coverage, including transit
- Valuation options to meet individual risk needs
- No per-item limitations
- Newly acquired property coverage
- No deductibles
- Optional buy-back for recovered property
- Legal liability coverage for objects in your care, custody or control

Expertise in claims adjusting is vital when specializing in niche coverages. Claims are processed in-house and are assigned to one of expert adjusters from a tight network of specialists in the US. These specialists then work directly with your insured guaranteeing privacy and utmost discretion in adjusting the claim. This high-profile network of adjusters gives your clients access to a host of niche industry specialists to aid in the claims process such as:

- Fine art, collectible and jewelry appraisers
- Specialty jewelers
- Collectible societies
- Conservation and restoration specialists
- Auction houses
- Museums and gallery curators
- University historians and experts for unique items
- Curating services for collectors

Policies are written on an admitted basis. The carrier is rated A XV by A.M. Best. The **Personal Articles Floater** (which replaces the Stand-alone Fine Arts commercial & personal products) is available on Big "I" Markets in all states (except AK & HI) for both commercial and personal lines.

WEBINARS

NEW Executive Liability: Current

How to Hire Successful People Into a

Trends in D&O Liability and Insurance

Big "I" Virtual University

Date: Wednesday, June 13

Time: 1:00 - 2:30pm EST

Cost: \$49 (includes live presentation, recording and written transcript)

Summary:

Instructor Kevin M. LaCroix has been involved in directors' and officers' liability insurance for more than 30 years, as an attorney and EVP at firm focused exclusively on management liability issues and coverage issues. During this 90-minute webinar on D&O Liability and Insurance, LaCroix will answer questions like:

- What are the current claims trends in D&O liability?
- Where is D&O liability headed?
- What are the future claims trends?
- What are the important D&O insurance coverage issues and policy wording issues?

VU webinars offer comprehensive looks at industry issues. If you are looking for quick strikes of knowledge check out the VU's 20-minute Lightning Learning series that will focus on HO Trust Endorsements for the month of June. Please send any questions to VU staff.

Registration:

[CLICK HERE TO REGISTER](#)

Agency Risk Management Essentials: Navigating the Hazards of Buying, Selling and Merging an Agency

Big "I" Professional Liability

Date: Wednesday, June 20

Time: 2:00 - 3:30pm EST

Cost: FREE

Summary:

In just 90 minutes our panelists will steer attendees through the many hazards associated with buying, selling and merging an agency. Attendees will be provided with the essentials, as well as some tax and E±O implications of a merger or acquisition. Finally, we will have some claim examples of how bad claims happened to good agents following such a change.

The panel discussion will feature Bob Skow, CPCU, CAE, former CEO of the Independent Insurance Agents of Iowa; Dirk S. Nohre, CPA, CPCU, ABV, President, Nohre & Co. Certified Public Accounts and Consultants; Matt Davis, Swiss Re Corporate Solutions Claims Manager; and Jim Redeker, Swiss Re Corporate Solutions Claims Manager. Annette Ardler, CPIW, DAE, AIAM of Swiss Re Corporate

Dysfunctional Team

Caliper

Summary:

In case you missed Caliper's live webinar on **How to Hire Successful People Into a Dysfunctional Team**, you can view it on demand now. Below, you will find links to the recording and PowerPoint slides.

- Webinar Recording
- PPT Slides

Also, be sure to check out Caliper's Certification Program so that you can further leverage your expertise as a talent management resource in this area and obtain valuable credentials! If you have any other questions about the presentation or would like Caliper to help you ensure new hire and team success, visit: www.calipercorp.com/iiba.

NEW Lightning Learning for June

Big "I" Virtual University

Date: June 5, 21

Time: 11:30 - 11:50am EST

Cost: \$9.99 for both sessions

Summary:

The VU's June Lightning Learning series features two 20-minute sessions dedicated to HO Trust endorsements and legal liability. Even if you can't participate in the live sessions, you will receive a link to the on-demand recordings and can listen to them at your leisure. Register once and attend:

- **June 5 - Understanding the HO's Three Trust Endorsements**

One entity eligible for a HO policy is a Trust. However, ISO provides three trust endorsements - which one (or two) do you use? The answer depends on the situation. In this session we discuss the available endorsements and detail when each is to be used.

Solutions will moderate the discussion.

If you have any questions relating to the topic that you would like addressed during the discussion, please email Big "I" Professional Liability's risk management director Jim Hanley.

This webinar series is provided by the Big "I" Professional Liability risk management team. A collection of risk management resources, including articles, checklists and webinar recordings, are available on the E&O Happens website. Log in with your Big "I" username and password to check it out.

Registration:

[CLICK HERE TO REGISTER](#)

- **June 21 - How Does a "Person" Become Legally Liable**

Liability policies respond when an insured is **legally** required to pay for certain damages or injuries. Legal liability is liability imposed by the courts on the person or entity responsible for the injury or damage suffered by another party or individual. Such legal obligations (or liability) can arise from intentional acts, unintentional acts or contracts (express or implied) and generally deals with civil wrongs rather than criminal wrongs. Learn legal liability and what is required.

Consider presenting conference style for the entire agency to benefit. Please send any questions to VU staff.

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. "Insurance Agencies Aren't Doing Enough to Attract Millennials." - *Insurance Business America*
2. E&O Checklists
3. VOIP vs. Analog Phone System Survey

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Pennsylvania on a Small Commercial sale of **\$12,856** in premium!