
SMALL BONDS...IN RECORD TIME, CYBER INCENTIVE, & EMPLOYEE THEFT COVERAGE

Small Bonds...In Record Time

On smaller bid, performance and payment bonds, Goldleaf Surety may be able to help your insured get the bonds they need with just a one-page application through the **Short Cut Bond Program**. The **Short Cut Bond Program** has sureties that will entertain up to a \$500,000 single bond limit.

Goldleaf works with a variety of sureties under the **Short Cut Bond Program** - and each of these sureties has their own unique underwriting requirements. So even if one surety is unable or unwilling to entertain a particular risk, Goldleaf does have other options. Because Goldleaf has access to several surety markets with similar programs, they may be able to assist your insured even if they have already been denied due to the owners' personal credit scores or the type of work being performed.

And, if necessary, Goldleaf has access to over two dozen surety markets - ranging from "standard" surety markets, to those with departments having strong "commercial" expertise, to "specialty" surety markets - giving Goldleaf the ability to redirect and find a different way help your insured obtain the bonding support they need.

Finally, Goldleaf's staff will do a good job of helping clients migrate out of these programs to get expanded surety lines of credit - rather than allowing contractors to get "trapped" in these small programs where they do not receive any surety counsel that is needed to help them grow.

For more information on Goldleaf's **Short Cut Bond Program** - or about helping your clients with their bond needs - log in to www.bigimarkets.com or email bigimarkets@iiaba.net and an underwriter will contact you.

SPECIAL FEATURES

Cyber Incentive

Coalition Cyber End of Year Bonus Incentive!

Bind 25-150 Coalition cyber policies through Big "I" Markets by 1/01/2019 to receive the following bonus in addition to your standard commission, paid in a lump sum by 1/31/2019:

- 25 Policies - 6% Bonus
- 50 Policies - 7% Bonus
- 100 Policies - 8% Bonus
- 150 Policies - 10% Bonus

And we have the resources you need to sell this product! A customizable solicitation flyer, sample client solicitation letter, questionnaire, and declination of coverage form have been created to make selling cyber to your small- to mid-sized business clients easy and efficient.

To help reach your goal, we can assist with efficient quoting. Please reach out to Carla McGee, your dedicated Cyber Liability Program Manager, at (800) 221-7917 x 5495 or carla.mcgee@iiaba.net to learn how. Carla can also connect with you for to personal a walk-through of Coalition's proprietary online platform. Once you see it, you'll understand what all the excitement is about.

Employee Theft Coverage

"Employee theft" can happen in many scenarios. Padding an expense account, forging a receipt, taking or redirecting product, cash, or supplies are smaller infractions that may only occur a few times or even just once. Systemic theft, include falsifying vendors or customers, fake (or dead or retired) employees drawing a salary, or large scale theft of materials or cash, can go on over weeks, months, or years.

According to this article in *Psychology Today*, one way to reduce employee theft may be to simply take the thrill out of it.

Fidelity/Crime from Travelers covers employers for direct loss as well as identity fraud reimbursement and reasonable claim expenses. Travelers has also put together a very brief video (under two minutes!) to help explain it. Watch "Fidelity and Crime - Demystify Management Liability" now and feel free to share this message with your clients.

Fidelity Crime can be obtained singly or as part of **Wrap+ for Executive Liability for Private Companies**. You can pick and choose the coverages your client needs and leave off what they don't. In the future you can add new or drop old coverages as needed.

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
- CyberRisk
- Kidnap and Ransom
- Identity Fraud Expense Reimbursement

As part of the coverage, your clients receive access to **Risk Management Plus+ Online®**, a one-stop resource that provides a comprehensive set of tools to help protect their organization from costly litigation. To learn more, visit www.rmplusonline.com.

To access the Wrap+, log into Big "I" Markets and select Wrap+ products from the commercial product listing.

Please note that the Community Homeowners Associations and Healthcare Organization are not currently available through Big "I" Markets.

WEBINARS

NEW Five Contractor Coverage Concepts Every Agent MUST Understand

Big "I" Virtual University

Date: Wednesday, December 17

Time: 1:00 - 3:00pm EST

Cost: \$179 nonmembers / \$79 members (includes live presentation, recording, and written transcript)

CE credits available in some states

Summary:

Contractor risks are unique regarding their risk profile, exposures and coverage needs. Agents must understand these unique risks, exposures and coverages to properly manage their contractor clients.

This session focuses on five of the most common contractor risk exposures:

- Contractual Risk Transfer
- Properly Extending Insured Status
- Business Auto Issues
- Misuse of the Absolute Pollution Exclusion
- Professional and Pollution Exposures Faced by Contractors

A lot of material is covered in this fast-moving, two-hour session. Agents will be better prepared to analyze the risks presented by their contractor clients and know how to properly respond to their coverage needs and claim questions.

All 2-hour Big "I" Virtual University webinars include access to the live session, a link to the post-event on-demand recording available to you 24/7, and a transcript, a valuable and value-added reference tool. Please send any questions to VU staff. Review all VU education offerings [here](#).

Registration:

[CLICK HERE TO REGISTER](#)

NEW Lightning Learning for December

Big "I" Virtual University

Dates: December 6 & 19

Time: 11:30 - 11:50am EDT

Cost: \$9.99 (includes both sessions)

Summary:

The VU's December Lightning Learning series features two 20-minute sessions dedicated to "Premium Leakage" & Exclusions. 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:

- **December 6 - What Does Your Underwriter Mean by "Premium Leakage"**
Carriers spend many hours in underwriting meetings discussing "premium leakage." Maybe you have heard the underwriter slip up and use that term when explaining why they can't class something a certain way or why the premium cannot be altered any further. And if you didn't ask the underwriter, I bet you've asked yourself – what in the wide-open world is premium leakage?

In this session we define and remove the mystery from the concept of premium leakage. Maybe you can help the underwriter help you with this knowledge.

- **December 19 – Why are Exclusions Excluded?**
Insurance exists to protect insureds against the economic consequences of an unforeseen, potentially catastrophic individual loss; however, P&C insurance policies are not designed to protect against every possible source of financial loss. Traditional insurance policies contain a list of incidents, causes or results not covered by the policy. Exclusions always exist, and there are reasons for each one.

In this session we:

- Introduce the three categories of exclusions; and
- Detail why exclusions exist.

Consider presenting conference style for the entire agency to benefit. Please send any questions to VU staff. Review all VU education offerings here.

Registration:

[CLICK HERE TO REGISTER](#)

TWO FOR TUESDAY TRIVIA

Be one of the first five with the correct answers and win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Don't forget to answer the Tie Breaker!

1. What is the Single Bond Limit for surety bonds through the Goldleaf Short Cut Bond Program?
2. On this date in 1961 which professional hockey player became the first to play in 1,000 NHL games?
3. In the Employee Theft article above, what type of product was being redirected?

TIE BREAKER

TB - On November 4th, in Pasco County, FL, Don Swartz received 4th a speeding ticket in a Smart car customized to look like what?

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. CNA Connect® Sales Sheet - Small Commercial
2. Robert Pettinicchi article - Internal Revenue: The Alternative to Selling Your Agency
3. Chubb HomeZada - Digital Home Management for Chubb Clients

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Arkansas on an Affluent Homeowner New Business sale of **\$9,020** in premium!