

MORE BUNGLING BURGLARS WANTED, VIEW THE 2019 BIM PRODUCT GUIDE & ENHANCED QUOTE DETAIL PAGE IS LIVE

More Bungling Burglars Wanted

While today's burglary statistics show an overall decrease in burglary rates, too many homes (roughly 430,000) are broken into every year - most often in plain view, during the day. Business-owned collections are also not immune. In fact, In 2015 property crimes resulted in an estimated \$14.3 billion in losses. While there are some criminals that are too brazen, unlucky or *both* to get away with their crimes, police actually solve only 13% of reported burglary cases due to lack of a witness or physical evidence. Only a small fraction of burgled goods (other than cars) are recovered.

While the victims bear the mental trauma and pain of loss, if not physical injury, the financial loss is mostly covered by insurance when it is in place. Surprisingly even multi-million dollar art held by museums may not have any theft coverage.

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

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** is available on Big "I" Markets in all states (except AK & HI) for both commercial and personal lines.

SPECIAL FEATURE

View the 2019 BIM Product Guide

Each year we publish a printed guide for Big "I" Markets, which is delivered to Big "I" member agencies the old-fashioned way, through the mail.

Have you received yours yet? Or did someone steal your copy off of your desk already? Wait, you spilled coffee on it out of sheer excitement for our dazzling product lineup!?

Not to worry! You can view the guide right here online or at www.bigimarkets.com.

The guide provides an overview of most markets available on BIM.

Our cover this year has the phrase, "The products you need are at your fingertips." And that's just how we hope you feel after reading through the wide array of markets available to you as a Big "I" Markets agent. Take a moment to flip through and perhaps discover a gem you hadn't noticed before. We are here to serve you and hope our product line up continues to help your agency thrive while serving your clients.

Product availability does vary by state so be sure to log into www.bigmarkets.com for the most up-to-date product listing for your agency.

Enhanced Quote Detail Page is Live

Based on user feedback and ongoing efforts to improve the Big "I" Markets online experience, additional important enhancements to our platform have been made. Previous updates created a hit ratio dashboard and streamlined interactions.

Our most recent improvement is to the Big "I" Markets "Quote Detail" page. A new user-friendly quote detail page will now appear. Instead of one long scrolling page to see details of a quote, sections have been created. This allows for faster and more organized access to information you are seeking.

Quote Detail - 176038
Message Log

#	Subject	Author	Date & Time
2	Binder Confirmed	Manager, Product	1/5/2019 12:14 PM
1	Quote Requested	ProducerM, TestM	1/5/2019 12:12 PM

Quote Version: Version #1 (Current)
Quote Status: Binder Confirmed

State of Risk - Primary: Test

Product Information | Agency Contact Information | Underwriter Contact Information | Consumer Contact Information

Underwriting Information | Quote Specifications | Binder Request | Binder Confirmation | Policy Info

Product Informations
Product Name: Company Test Products
Product Type: Commercial
Product Category: Commercial

Additional updates will be released in the near future. Please feel free to contact us with any questions at bigmarkets@iiaba.net.

Got an idea for an improvement to BIM? We would love to hear about it! We welcome your ideas to help make Big "I" Markets the preferred market access platform.

As always, thank you for your support of Big "I" Markets.

WEBINARS

Five Contractor Coverage Concepts Every Agent MUST Understand
Big "I" Virtual University

Next Date: Wednesday, February 13
(occurs monthly)
Time: 1:00 - 3:00pm EST
Cost: \$179 nonmembers / \$79 members
(includes live presentation, recording, and

NEW 3 Keys to Getting the Named Insured Correct
Big "I" Virtual University

Next Date: Tuesday, March 12 (occurs monthly)
Time: 1:00 - 2:00pm EDT
Cost: \$179 nonmembers / \$79 members (includes live presentation, recording and written transcript)

written transcript)

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.

CE credits are available in select states.

Check web page for details. Please send any questions to VU staff. Review all VU education offerings here.

Registration:

[CLICK HERE TO REGISTER](#)

Summary:

Before any claim is paid, status as an "insured" must exist. Is the person or entity suffering or causing loss, injury or damage an insured? If the answer is "no," there is no need to go any further. If "insured" status does not exist, all your hard work is wasted; no one will ever find out how good you are at designing coverage – because you messed up at the beginning.

If you mess this up, you will have a ticked off insured and maybe an E&O claim you never expected. You have to get this one detail – the named insured – correct.

Participants in this class will be able to:

- Identify improperly named insureds;
- Understand the amount of protection extended to an insured;
- Describe the technical difference between a "DBA" and a "TA";
- Explain why one "person" can't do business/trade as another "person"; and
- Properly manage multiple named insureds.

CE credits are available in select states. Check web page for details. Please send any questions to VU staff. Review all VU education offerings here.

Registration:

[CLICK HERE TO REGISTER](#)

Lightning Learning for March

Big "I" Virtual University

Dates: March 7, 14 & 21

Time: 11:30 - 11:50am EDT

Cost: \$9.99 (includes all sessions)

Summary:

The VU's March Lightning Learning series features three 20-minute sessions dedicated to [Company-Agency Appointment Contracts](#). 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:

- **March 7 - Overview of Company-Agency Appointment Contracts**
This session will provide general information about these critical contracts and identify the top provisions to review closely. These provisions include ownership of expirations, post-termination provisions, commissions, carrier communications with insureds, indemnification, and others.
- **February 14 – Deeper Dive on Key Contract Provisions**
This session will take a closer look at how contracts should address issues such as ownership of expirations and post-termination provisions.
- **February 21 - Emerging Trends in Contract Provisions**
This session will highlight new provisions that are becoming more common, such as information security and data breach provisions, and cyber insurance requirements.

PRESENTER: Scott Kneeland, Big "I" General Counsel

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. On this date in 1994, a pastel version of this famous painting is stolen from an Oslo museum. Name the work of art.
2. Recently, workers at a Hong Kong potato chip factory discovered something that was definitely not a potato in a shipment from France. What was it?
3. What is the second product listed on page 14 of the new **2019 BIM product Guide**?

TIE BREAKER

TB - Ten-year-old Iceland native Brynjar Karl Birgisson took nearly a year to build a 26 foot long, 5 foot tall version of what? It is now on display in a Pigeon Forge, TN museum.

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 - Small Commercial Insurance Appetite Guide
2. Advanced Hydrologic Prediction Service
3. Non-standard Homeowners, Renters, Condominium, Rental Dwellings, Vacant Dwellings

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Washington on a Cyber Insurance - Coalition sale of **\$19,452** in premium!