

EAGLE EXPRESS HAS LANDED AT AUTO/HOME STANDARD MARKETS, LET'S BE FRIENDS & GET TO KNOW COALITION: CLAIMS APPROACH

Eagle Express Has Landed at Auto/Home Standard Markets

Eagle Express has a new name on Big "I" Markets. We are now **Auto & Home Standard Markets**. Our personal lines partners remain the same:

- **MetLife**
- **Progressive** (personal automobile, watercraft, motorhome, motorcycle, ATV and travel trailer in only the following states: AZ, CA, CO, FL, ID, MD, MN, MT, NY, PA, RI, SD, TN, TX, and VA)
- **Safeco**
- **Travelers**

All quotes are subject to carrier geographic restrictions and underwriting guidelines. Our **Auto & Home Standard Markets** can quote new business personal automobile with at least one carrier in all states except Alaska and Hawaii. We have the ability to quote new business primary homeowners in all states except Alaska, Hawaii and Florida.

Change of Producer request for **Auto & Home Standard Markets** (formerly Eagle Express) can be found on Big "I" Markets under Auto & Home Broker of Record Change. Note all broker of record changes are subject to our carrier appointments and to carrier acceptance.

Good news! Travelers recently lifted the homeowners and automobile new business package requirement. Of course for premium saving it is more advantageous to package the auto and home with the same carrier. **Auto & Home Standard Markets** can now quote monoline personal automobile with Travelers. The automobile must be continuously insured for one (1) year, underwritten with a standard market, maintain bodily injury liability limits greater than state minimum and carry physical damage on a least one vehicle.

Let's explore a few premium saving options when requesting a new business quote on **Auto & Home Standard Markets**.

When quoting it is important to quote the business accurately. Below are a few tips on obtaining a more competitive quote.

1. Quoting just 8-15 days in advance of the coverage effective date could save up to 10%
2. Maximize the available discount by adding companion policy(s)
3. Home Buyer Discount (Please provide an accurate home purchase date)
4. Bachelor Degree and Advanced Education Degrees (Please provide the information)
5. Home-Include the name and effective date of the current insurer
6. Home-Age of Roof and other Household systems (Please provide accurate replacement and renovation information including the date)
7. Protective Device
8. Home-Complete and attach a MSB Replacement Cost Worksheet
9. Auto-Sell the saving using either the Paid in Full or Electronic Fund Transfer (EFT) as the chosen payment plan
10. Auto-Continuous Insurance Discount Provide the length of time the current policy has been in force
11. Auto-Provide estimation of annual mileage for each vehicle

Learn more at www.bigimarkets.com, or send your questions to bigimarkets@iiba.net.

SPECIAL FEATURE

Let's Be Friends

Follow, Like, Subscribe to the Big "I"

Don't miss on out on valuable news and updates-include the Big "I" in your daily social media digests! Stay in-the-know on insurance industry trends, Big "I" product updates, webinar offerings, coverage tips and happenings on the Hill.

- Follow the Big "I" on Facebook
- Follow the Big "I" on Twitter
- Follow Big "I" President and CEO Bob Rusbuldt on Twitter
- Subscribe to the Big "I" YouTube channel

- Connect with the Big "I" on Linked In
- Follow Trusted Choice on Facebook
- Follow Trusted Choice on Twitter

See you on social!

Get to Know Coalition: Claims Approach

The unfortunate state of the world when it comes to cybersecurity is that nothing is or will ever be 100% secure, and that no one can defend themselves 100% of the time. Even with the very best risk management practices, cyber incidents can and will happen. And when they do, you need an experienced team by your side to help your business get back up and running.

Big "I" agents can provide their clients with just that-access to a dedicated incident response team through our new cyber insurance partner, Coalition. Cyber incidents come in many forms-from denial of service attacks, network breaches, and malware to extortion, funds transfer fraud, and privacy breaches. When disaster strikes, you need a partner who can move swiftly, and who is armed with an experienced and committed team.

In the event of a breach, timely response to an incident is critical to mitigate loss. It can mean the difference between a road bump or a severe disruption of an organization's operations. With Coalition, your clients don't have to waste precious time coordinating between insurance companies and their third-party vendors. Coalition's incident response team is able to immediately begin identifying and containing an incident.

From easy claims reporting and payments that can be tracked right from Coalition's policyholder dashboard to an issue resolution process that gets companies back on track quickly, Coalition's claims philosophy is based on a foundation of trust, respect and transparency. Claims are managed proactively, fairly and with great care.

And for every claim that does get filed, there are hundreds of potential claims that never make it to the point of breach due to steps taken to strengthen a company's security footprint when issues are flagged by Coalition at policy issuance or via their monitoring tools.

Should a client ever need to file a claim, Coalition helps policyholders understand their coverage and serves as an advocate for reimbursement. Better yet, they also help remove any roadblocks along the way.

Your clients can and should get in touch with Coalition **before** a claim. Take advantage of the expertise they offer as an on-call, cyber risk management partner. Whether your clients need guidance on how to manage cyber risk, or simply suspect an incident, Coalition's experienced team is available 24/7/365 by phone, email, or even live chat.

To learn more about Coalition's mission to "solve cyber risk," and begin quoting business today, log into www.bigmarkets.com and select "Cyber Insurance - Coalition" from the commercial products menu. You may contact Big "I" Cyber Liability Program Manager Carla McGee directly with any questions, or to have her walk you through a quote, at carla.mcgee@iiaba.net or (800) 221-7917.

WEBINARS

NEW Caliper Webinar: 7 Qualities of an Effective Personality Assessment
Business Resources

Next Date: Thursday, February 28
Time: 12:00pm EDT
Cost: FREE

Summary:

Join Caliper for a free webinar on how to hire the right person the first time.

As the war for talent increases, organizations need more

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

Next Date: Wednesday, March 28 (*occurs monthly*)
Time: 11:30 - 1:30pm EDT
Cost: \$179 nonmembers / \$79 members (includes live presentation, recording, and 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

than just resumes and interviews to evaluate candidates' skills. When it comes to selecting new hires, are you using the right tools in your hiring process?

Enter personality assessments. These assessments are a great way to delve beneath the surface to help you understand how well an individual will fit into a given role, with a team, and even with your organization. But not all personality assessments are created equal. In this webinar, Jacque Casoni, Regional Vice President and Stephen Mueller, PhD., Vice President of Talent Metrics will discuss: using personality assessments in the hiring process, the components that make a personality assessment effective and best practices in using personality assessments in your process. Learn how to seamlessly implement a personality assessment into your hiring process that will help you hire the right person the first time!

Big "I" members receive \$98 off the Caliper Essentials Report (final price of \$270) and 10% off other products. Visit www.calipercorp.com/iiaba or contact Brett Sutch to learn more.

Registration:

[CLICK HERE TO REGISTER](#)

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](#)

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.
- **March 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.
- **March 21 - Emerging Trends in Contract Provisions**
 This session will highlight new provisions that

3 Keys to Getting the Named Insured Correct

Big "I" Virtual University

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

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:

are becoming more common, such as information security and data breach provisions, and cyber insurance requirements.

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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:

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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).

Congratulations to this week's winners - Tawni Gama (WA), Chris Orletski (FL), Meghan Yochum (OK), Wendy Jeffries (MO), & Diane O'Donnell (NE).

1. On this date (2/5) in 1994, a pastel version of this famous painting is stolen from an Oslo museum. Name the work of art. - **THE SCREAM**
2. Recently workers at a Hong Kong potato chip factory discovered something that was definately not a potato in a shipment from France. What was it? - **WWI GRENADE**
3. What is the second product listed on page 14 of the new **2019 BIM product Guide**? - **RECREATION VEHICLE - PERSONAL**

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, now on display in a Pigeon Forge, TN museum. - **HMS TITANIC (made of Legos)**

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. Big "I" Markets 2019 Product Guide
2. ARMR Pollution Insurance
3. Commercial Auto - Monoline

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in New Hampshire on a Bond sale of **\$20,282** in premium!