

MOVE MARKETING PERSONAL UMBRELLA FROM "SOMEDAY" TO TODAY, GIVE YOURSELF A BREAK! & FALL IN LOVE WITH SELECTIVE'S SUPERIOR SERVICE

Move Marketing Personal Umbrella from "Someday" to Today

There are many things that we know would be beneficial for us, so we schedule them for "someday."

In theory, many agents understand that they should be offering a personal umbrella to each of their clients, but they put it off as other priorities take center stage. We get it! There are so many plates spinning every day in busy agencies across America. You may have had the thought, "Someday" we'll get a procedure in place to offer umbrellas!

However, we checked the calendar, and are sorry to report that "someday" does not appear. Here are three simple steps you can take right now, today, to get personal umbrella sales in motion in your agency.

1. **Download our PUP decline form.**

Big "I" members love our RLI declination forms! The forms are a great tool as part of your conversation about the importance of personal umbrella.

If your client **takes the coverage**, you win! You've secured important protection for them, and a sale for your agency.

If your client **declines the coverage**, and you document this in your file, you still win! Your agency has important protection in the event of an agency E&O claim.

Download the customizable PUP declination form that you can use to document that you've offered umbrella coverage in your client files.

2. **Create an umbrella flyer for your agency, ready to share with your clients, in two clicks.**

Marketing personal umbrellas starts with information and education. Download this flyer, click the PDF contact box to add your agency information, then save it and add to your web site, print a supply for your office, or deliver to clients with their proposals. Take a moment to do this right now!

3. **Share RLI's Umbrella Overview and UM/UIM videos.**

Whether it's by placing on your web site, posting on social media, or via email to your clients, sharing these brief videos is sure to raise important awareness among your client base about the need for personal umbrella coverage.

Ready for more? We have so much to offer! RLI places a host of marketing and sales tips at your fingers through the producer portal at <https://myportal.rlicorp.com>.

Contact the dedicated RLI administrator for your state today with any questions, or visit www.iiaba.net/RLI.

SPECIAL FEATURE

Give Yourself a Break!

This holiday season, give yourself the gift of some unplugged time by trying a call center service.

Having a trained professional answer your calls at all hours gives the customer what they want. Not having to be on call all the time is what you want. Not paying more than you have to is what your agency needs.

Big "I" partner Insure Response operates two call centers located in the USA with insurance trained staff, many of whom are licensed and can answer your calls with a branded greeting and take care of your customers according to your instructions.

Insure Response can capture basic caller information for lead generation and set expectations for the caller of what will happen next. With proper system access they can answer billing questions, post payments, print and send certificates and much more...giving you more time to focus on growing your book.

With special pricing for Big "I" members, you enjoy a low monthly minimum of \$99/month and only pay for the actual time CSRs spend on the phone with your customers. Insure Response records all calls and provides you with call notes and daily, weekly and monthly service level reports.

For more information, call 866-466-7891 or visit insureresponse.com/IIABA.

Fall in Love with Selective's Superior Service

There are many flood providers you could choose to do business with but only one was chosen by the Big "I" to receive its endorsement.

Selective has many strengths, but the one we hear Big "I" member agents return to again and again is **Selective's superior service**.

From dedicated territory managers to a state-of-the art quoting platform, Selective and the Big "I" provide an unparalleled flood program.

When you work with Selective, you won't be dealing with a third-party administrator. You'll be working with talented, trained staff who take pride in being chosen by IIABA as the best for its members. Learn more at iiaba.net/Flood or click here to find your Selective Flood Territory Manager.

WEBINARS

VU Webinars and Lightning Learning

Virtual University

WEBINARS - Two-hours with CE in select states.

- November 12 - 1:00 p.m. EST - 3 Keys to Getting the Named Insured Correct
- November 19 - 1:00 p.m. EDT - 9 Rules for Reading an Insurance Policy Based on the Law of Insurance Contracts
- November 20 - 11:30 p.m. EST - Rules for Developing the Correct Premium

View the complete calendar, registration links and see what states have CE approval online. Registration includes live webinar, on-demand recording and a transcript.

LIGHTNING LEARNING - Twenty minutes each with a focus on Bodily Injury & Property Damage Don't Always Trigger the CGL

- November 7 - 11:30 a.m. EST - The MOST Basic CGL Coverage Concept
- November 14 - 11:30 a.m. EST - Coverage Limitations in the CGL's Insuring Agreement
- November 21 - 11:30 a.m. EST - The CGL Actually Requires Legal Liability

Register once for the monthly Lightning Learning package and receive all three sessions for one low price. Registration includes live presentations and on-demand recordings.

VU Webinar and Lightning Learning questions can be sent to VU staff. The 2019 calendar and all links are available here.

TWO FOR TUESDAY TRIVIA

Prizes will be to the first response with the correct answers and then four selected at random from all received by 6 p.m. EDT on Wednesday. Win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Don't forget to answer the Tie Breaker!

1. Who is your Big "I" Flood/Selective Territorial Manager?
2. Which Irish-American dancer once had his legs insured for over \$50 million?

3. In the "What is a Personal Umbrella Policy?" video above what are the three things listed right away that could make YOU the target of a lawsuit?

TIE BREAKER

TB - In the movie "Back to the Future", on this date in 1985 Marty McFly traveled back to his hometown of Hill Valley, CA. The town square is actually a set used in what other movie series first released a year earlier?

LAST WEEK'S MOST CLICKED LINKS

Here are the top ~~three~~ **four** items that got BIM agents clicking from our last edition... see what you missed!

1. Jewelry Insurance
2. Big "I" Professional Liability risk Management Web Site - E&O Happens
3. TII Blog - Winterize Your Holiday Travel Plans
4. 9 Rules for Reading an Insurance Policy Based on the Law of Insurance Contracts - Registration Link (11/19)

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Oklahoma on a Travel Insurance sale of **\$1,269** in premium!