

# THREE CARRIERS FOR COMMERCIAL AUTO, BIG "I" OFFERS MYRIAD EMPLOYEE BENEFITS & USE THE BIG "I" MARKETS UNDERWRITING & COVERAGE PAGE TO BETTER UNDERSTAND CYBER LIABILITY

## Three Carriers for Commercial Auto

Big "I" Markets offers **Commercial Auto - Monoline** with three carriers from which to choose. Liability ranges from \$1-\$2 million. Coverages and availability vary by state and carrier.

### Travelers

Travelers small commercial auto coverage provides up to 1 million dollars of liability protection and can be written on a monoline basis for classes of business that would be eligible for the Travelers Select MasterPac program.

Travelers will entertain vehicles used commercially, but is NOT a market for:

- Livery services
- Hauling of hazardous materials
- Truckers
- Dump Truck operators

Coverages available but not limited to:

- Liability - \$1M
- Broad range of deductibles
- Ability to write multi-state exposures on one policy
- Hired Auto Physical Damage
- Employee Hired Auto
- Blanket Additional Insured
- Auto Loan Lease Gap

*Travelers Select Commercial Auto is available to members in all states except AK & HI.*

### MetLife Auto & Home Business Insurance

MetLife Auto & Home Business Insurance provides dependable and hassle-free coverage to an array of small businesses in your community that use commercial autos and trucks in their daily activity and have a commercial auto fleet of up to nine vehicles. Here are just a few examples:

- Contractors
- Professional and Technical Services
- Retail Businesses
- Wholesalers and Distributors
- Manufacturing and Local Trucking Companies
- Delivery Services Vehicles (Private Passenger Types and Trucks) with a gross vehicle weight of 20,000 lbs. or less and most trailers are eligible. The vehicles' operational radius (one way) can be 99 miles or less.

Coverages available include:

- Liability Limits from \$100,000 to \$2 Million CSL
- Comprehensive and Collision Deductibles of \$250, \$500, \$1,000, \$2,500 and \$5,000
- Hired Auto/Non-owned and Drive Other Car Coverage
- Business Interruption
- Audio, Visual and Data Electronic Equipment Coverage to \$10,000
- Tapes, Records and Discs Coverage to \$200
- Auto Loan Lease Gap
- Loss of Use

*MetLife Auto & Home Business Insurance is currently available to members in AZ, CA, CT, CO, FL, GA, IL, IN, KY, MN, NC, NH, NJ, NV, OH, OR, PA, SC, TX, WI and WA.*

### Progressive

Progressive Insurance offers a wide range of commercial auto insurance programs to fit the needs of the small business

operation. Progressive's Commercial Auto product is currently available to Big "I" members in all states except AK, HI, MA & MI as of the date of this publication.

To submit a quote, log into Big "I" Markets and click on "**Commercial Auto - Monoline.**" Contact Big "I" Markets commercial underwriter Claire McCormack at [claire.mccormack@iiaba.net](mailto:claire.mccormack@iiaba.net) or (800) 221-7917 ext. 5415 with any questions.

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## SPECIAL FEATURE

### Big "I" Offers Myriad Employee Benefits

As a Big "I" Markets agent, you're taking advantage of a key membership benefit, market access. If you're like approximately 2/3 of our membership, you also secure professional liability insurance for your agency through Big "I" Professional Liability. (If you're not already part of our program, we can certainly help you with that, too!) But there's another membership perk you might be missing out on: **Big "I" Employee Benefits.**

As a Big "I" member, you have access to Group Life, Group Short-Term and Long-Term Disability, Group Dental and Vision benefits for your agency. The Big "I" Employee Benefits are underwritten by The Guardian Life Insurance Company of America and administered by a dedicated service team just for Big "I" Members. The program offers various coverage options to meet the diverse needs of our members and also provides guaranteed issue with certain requirements being met.

Contact Christine Muñoz at IIABA at (800) 848-4401 or [christine.muñoz@iiaba.net](mailto:christine.muñoz@iiaba.net) to learn more about any of these options, learn more online, or click here to obtain the census form and receive a quote.

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## Use the Big "I" Markets Underwriting & Coverage Page to Better Understand Cyber Liability

Gain a better understanding of the Coalition program and cyber insurance in general with just a click. The Coalition "Underwriting & Coverage" page in Big "I" Markets has been updated to include links to several short informative articles and resources. Updated sample policies to include recent surplus lines enhancements have been added as well as a link explaining differences between the admitted and non-admitted policy.

Additional documents have been added to the "Product Resources" section, including:

- Ransomware/Fraudulent Instruction/Media Wrongful Acts Examples
- Conversation with Carla
- Reduce Claims with Multi-Factor Authentication
- Coalition Security Awareness Training

Keep in mind the other helpful resources included in this section :

- Sample Client Solicitation Letter
- Cyber Declination Form
- Claims Examples
- Bulk Quote Template (50+ risks)
- Questionnaire
- Sample Risk Assessment

With an admitted product available in 38 states and non-admitted product in all states (and DC!), Coalition is becoming a one-stop-shop to offer cyber coverage to standard and non-standard risks.

Reach out to your dedicated Cyber Insurance Program Manager, Carla McGee, by email or at (703) 706-5495 with any questions or to walk you through a quote.

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## WEBINARS

**VU Webinars and Lightning Learning**  
Virtual University

**WEBINARS** - Two-hours with CE in select states.

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

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## 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. What are the two vision network plans offered through Big "I" Employee Benefits?
2. Ghost Insurance Policies don't (almost always) involve protection against a spectral visitation but are actually an illegal practice to avoid actually obtaining typically, what type of coverage?
3. Under the "Ransomware/Fraudulent Instruction/Media Wrongful Acts Examples" in the Coalition Cyber article above, what percentage of organizations had to cease business operations immediately because of ransomware?

### TIE BREAKER

TB - On this date in 1962 President John F. Kennedy announced what would become the Cuban Missile Crisis. What did Soviet Captain Vasily Arkhipov do that "saved the world" a few days later?

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## 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. Non-standard Homeowners
2. Caliper Article - "Six Components of Self Management"
3. Offer Free Coalition Cyber Assessment

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## BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Maine on a Bonds - Bid, Contractor, Performance, Surety sale of **\$24,387** in premium!