

STUDENT OF THE INDUSTRY PARTING SHOT

Offer What They Need!

By Paul Buse, President of Big I Advantage®

This week I was doing some agent interviews on a new cyber liability program we are investigating. The product is to be "instant issue" for a wide variety of businesses. It will provide \$100,000 of third-party and fines coverage for \$200: Easy to explain, easy to issue and it protects against "failure to offer" E&O risk.

I was struck by one call where the agent told me, "This product would be good fit for all my small clients, cost-effective and easy to explain." Then the line that stuck with me, "How many times over the years have I heard my client tell me, 'just tell me what I need.'" Of course, every business with even a basic customer list needs some coverage for the personal confidential information so the vast majority need some cyber coverage.

To the "tell me what I need" situation, we bid adieu to our retiring Director of Big "I" Virtual University. Make your New Year's Resolution to sign up for the [Virtual Risk Consultant](#) and start using exposure checklists!

Bill Wilson to the Rescue

Source: This drawing is "riffing" off an Interest spoof of Jonathon Goldsmith, playing Dos Equis Beer and "The most interesting man in the world." I was unable to substantiate the source of the original that came by email but credit should to that unknown author for the original thought.



The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.