



## Get to Know Eagle Agency



Big "I" Markets' Eagle Express provides market access to MetLife Auto and Home and Travelers personal lines products. Our company partners, MetLife and Travelers are committed to personal lines. They are known for their comprehensive products and excellent service to the policyholders, communities and independent agents. Eagle

Express has been partnered with MetLife Auto and Home and Travelers for more than 15 years. Eagle Express is able to quote for our agents in 46 states and the District of Columbia\* with no monthly policy commitment or production goals. The agency maintains 100% ownership all business written.

### What's the Market Appetite for Eagle Express?

MetLife Auto and Home and Travelers want the client's primary homeowners and automobile. Each line of business written with the carrier receives a companion policy credit. MetLife writes a true package policy with the option to add additional personal lines components like a personal umbrella, recreational vehicle, watercraft, etc. to the policy. Travelers offers the same but individual policies are issued and a companion credit is applied to each personal line of business bound. Underwriting guidelines and regional, coastal restrictions apply. In addition to underwriting guidelines, Eagle Express Program's risk characteristics are outlined below:

### Home Requirements

- The client's personal automobile
- Well maintained that shows pride of ownership
- Homes age twenty or older, systems i.e. roof, heating plumbing and wiring must be updated
- Acceptable fire protection, the fire station within 5 miles of the property
- Dwelling limit within a range of 175,000 to 1,500,000
- Renters and condominium contents and additions and alterations limits \$25,000-\$1,000,000
- Current in force homeowners insurance (exception, first-time new home purchase)
- Less than two losses
- Home insured to 100% of the calculated Marshall Swift Boeckh replacement cost

### Automobile Requirements

- The client's homeowners, renters or condominium
- Minimum quotable bodily injury limits \$50,000/\$100,000
- Newer automobiles
- Physical damage on at least one vehicle
- In force, continuous automobile insurance
- Primary driver must have at least six year of driving experience
- Minimal accidents and violations

Eagle Express is also partnered with Progressive Automobile in select states for the following lines of business: personal automobile, boat, commercial automobile, motorhome, ATV, motorcycle and travel trailer. Those states include Arizona, California, Colorado, Connecticut, Florida, Maryland, Minnesota, Missouri, Montana, New York, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas and Virginia

*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.*



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### How Does Eagle Express Work?

Find Eagle Express on [www.bigimarkets.com](http://www.bigimarkets.com). Under the "Personal" tab select "Eagle Express: Auto & Home New Business" and click on "Request a Quote." Complete the online application for the desired coverages and submit. The Eagle Express underwriter underwrites and quotes all acceptable risk. Most quotes are returned within 24 hours. For more Eagle Express program information, visit the "Underwriting and Coverage" page for Eagle Express at [www.bigimarkets.com](http://www.bigimarkets.com) or email Jodie Bacote at [jodie.bacote@iiaba.net](mailto:jodie.bacote@iiaba.net).

\*No Quotes provided in Alaska, Hawaii, Michigan, Oklahoma.