

TWO FOR TUESDAY from Big "I" Markets

ACE DOMESTIC EMPLOYEE PITFALLS, DOCUSIGN WEBINARS & LET'S TALK TURKEY

ACE WHITE PAPER ON HIGH-NET WORTH EMPLOYEES

In medieval times a hired servant could be whipped, beaten, imprisoned, or cast out with nothing for even minor errors, real or imagined. There wasn't much they could do about it either. Fortunately in the US there are plenty of laws and regulations which protect domestic servants from such horrific treatment. It could even be argued that now the employer needs protection with the threat of fraudulent lawsuits and ruined reputations ever looming. Labor laws, wage and tax regulations, theft and physical abuse, made even worse if children are present are among the potential risks of hired staff, especially if they also live in the same house.

ACE Private Risk Services has put together a white paper discussing the risks and common hiring mistakes as well as proper steps to take to help protect your High Net worth clients. Among the suggestions are; EPLI and Workers Comp coverages, itemized inland marine and umbrella policies as well as extending Auto coverage if the employee uses their own car in the course of their employment.

The ACE Platinum Portfolio, often with just one policy, can provide superior coverage for your high net worth clients' homes, vacation properties, autos, jewelry and valuable collections, watercraft, and personal liability. The portfolio approach has many advantages: It minimizes coverage gaps and wasteful duplications that can occur with a collection of standard industry policies. It earns an overall discount, so your clients get seamless protection as well as the most value for their premium dollar. In most instances, the client will have just one policy to track and one bill to pay.

Coverage Features/Benefits:

Coverage is available for home, auto, watercraft, umbrella and valuables, and is most often sold and billed on a package basis to maximize multi-policy credits and ease for the client. Deductibles of at least \$1,000 are encouraged, and risks with prior losses will be considered based upon the merits of the account. Included in the ACE Platinum Portfolio:

- Full replacement cost coverage for dwellings, other structures, as well as A&A for condos & co-ops, in all but a few states
- Replacement Cost on Contents in most cases
- Total Loss Settlement Option
- Medical expense amount of \$50,000 included
- Back up of Water/Sewer to Residence limit for loss to residence, up to Personal Property limit for loss to personal property
- Credit Card/Bank Coverage up to \$10,000
- Deductible Reserve included with \$2,500 ded. or higher.
- Unlimited Ordinance and Law Coverage in all but a few states
- Primary flood endorsement. Available in most states for preferred flood zones
- Ability to tailor the coverage amount for other structures and contents
- Identity Fraud Expenses Included \$100,000.

To check coverage availability for your state log into www.bigimarkets.com and look under **Affluent Program - New Business**.

SPECIAL FEATURE:

Join DocuSign for Introduction to ESignature Webinar December 3rd or December 17th

By Elif Wisecup, *Director of Marketing* of Big I Advantage®

Join DocuSign for a complimentary webinar on December 3rd or December 17th at 1PM EST to learn more about DocuSign for your agency. DocuSign staff will show you how you can use DocuSign for everything from new policy applications to coverage election forms. DocuSign will cover the basics, including how to take advantage of your exclusive Big "I" member price discount, and leave plenty of time for you to ask us questions:

- Legality and security: We'll show you how DocuSign is a best practice in keeping you and your clients safe

TWO FOR TUESDAY from Big "I" Markets

- Ease and convenience: See what your clients will see when you send documents through DocuSign, and learn just how easy it is to sign
- Sending, templates and account management: We'll get you up to speed on setting up your account, short cuts with document templates, and account management 101

Register online for the December 3rd or December 17th sessions and we'll see you there!

LET'S TALK TURKEY

Did you know Ben Franklin wanted the turkey, not the eagle, to be the national symbol of the United States? The movie "1776" has Franklin arguing for the turkey over the eagle. While it's a common myth that he did argue for the turkey, in reality he simply thought the turkey was nobler.

- Despite its presence at nearly all American tables (~90%) this Thursday there is no evidence turkey was at the first Thanksgiving in 1621.
- Fossil evidence date turkeys back at least 10 million years.
- They are the only poultry native to North America.
- Domesticated turkeys are flightless, but wild turkeys can fly as fast as 55 mph.
- The heaviest turkey ever raised was 86lb.
- There are different theories on where the name turkey originated, here are a few:
 1. Columbus named them Tuka, which is Tamil for peacock because he originally thought he had reached India.
 2. An American Indian name (tribe unknown) was "firkee".
 3. When frightened they make a "turk-turk" noise

Whether you have turkey, turbaducken or tofurkey we at Big "I" Markets hope you have a happy and safe Thanksgiving Day.

WEBINARS

Insurance in the Headlines

Mark your calendars for the first Big "I" Virtual University webinar of 2016 and join VU expert Bill Wilson as he presents "Insurance in the Headlines." This three-hour program examines over a dozen current issues in the news (both consumer and industry) and their insurance implications with topics ranging from: homeowners insurance loopholes, car 'sharing' economy and resulting coverage gaps, driverless and 'wired' vehicle danger, fracking, landscape of terrorism, parents sued for failure to immunize children, climate change, home and business under- or -over-insured, NARAB, diversity/generation changes and cyber issues.

Insurance in the Headlines

January 27, 2016 - 1:00 to 4:00 p.m. EST

Cost: \$79

Click here to register

By the end of the webinar attendees will be better able to counsel customers who question the exposures to loss of these issue and then respond (where possible) by matching them to insurance products and risk management techniques that can also help minimize agency E&O exposure. Webinar questions can be sent to Virtual University staff.

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Remember that you can view the following webinars 24/7 by checking out the BIM Webinar Library. To do that log onto Big "I" Markets and click on "Publications".

- Personal Liability Trends - Fireman's Fund
- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travelers Select Products (series)
- Travel Insurance

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- Community Banks
- Real Estate E&O
- RLI Personal Umbrella
- "Oh, by the way...Flood Sale"
- Habitational
- Non-standard Homeowner
- Student Housing

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BIM WEBSITE TRAINING WEBINAR

For all you folks who recently registered for Big "I" Markets, remember you can participate in a webinar from the comfort of your office to help you learn how to navigate around the system. Every Thursday at 2:00 p.m. EDT we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

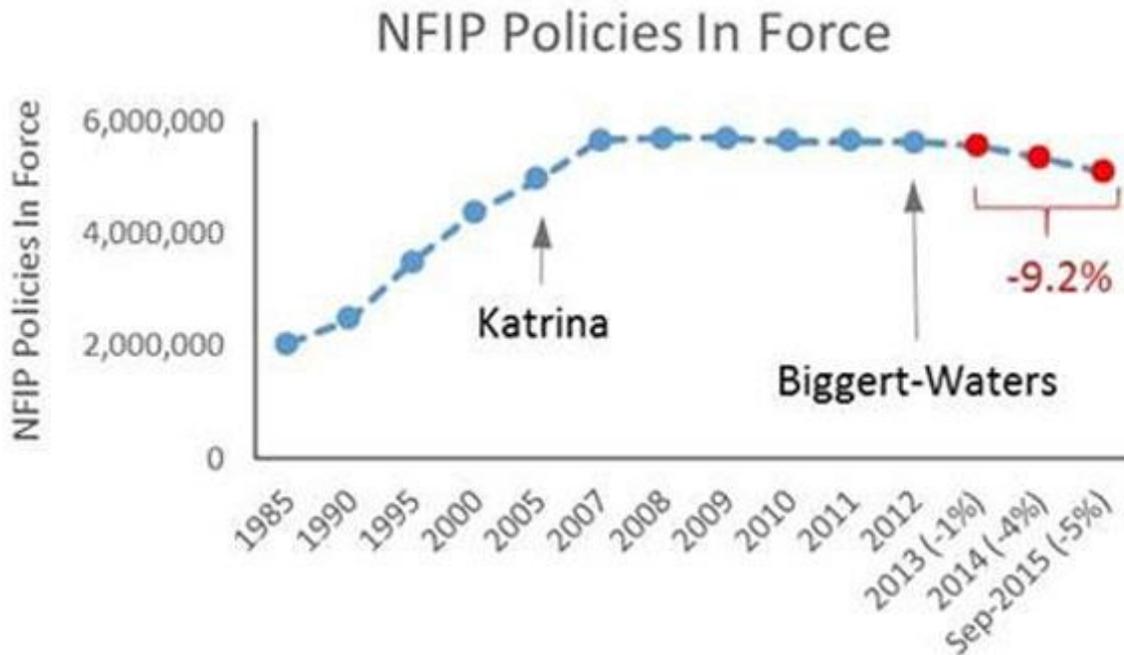
- Thursday, December 3 @ 2 p.m. EDT
- Thursday, December 10 @ 2 p.m. EDT

STUDENT OF THE INDUSTRY PARTING SHOT

Risky Business-NFIP Policies Fall 2nd Year

By Paul Buse, *President of Big I Advantage®*

Glaciers are melting, flood zones are growing...and we have fewer NFIP insurance policies? As Robin, the Boy Wonder, might observe, "Holy risk miscalculations, Batman!"



[Click for larger version](#)

Source: Insurance information Institute and FEMA.GOV

Indeed, while many in the industry point to Biggert-Waters as the reason for higher NFIP lapse rates, the fact is flood premiums are still subsidized by tax-payers. And, does anyone really think the jet stream won't change again, the ice won't melt all at once or the spring storms won't come? Apparently 500,000+ homeowners (-9.2% PIF decline) are saying that with their actions.

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What can you do? Don't let your insureds and prospects ignore their risks easily! IIABA's endorsed flood provider, Selective Insurance, is a mouse click away on Big "I" Markets. Ask your clients to acknowledge they do not want flood insurance by sending them a **DocuSign flood declination form** (Acord 60). If you don't have that form, your state association staff can get one for you or you can get it at www.iiaba.net/vrc.

Test Question/Prize: The ~~first person~~ that gets this correct and emails me at paul.buse@iiaba.net will get my vintage Big "I" logo cigarette lighter. It is 1980s vintage with old IIAA logo. Here's the question. Which type of loss data is NOT available by state and is only available nationally?

- There were two winners (KS & NY). Each received a cigarette lighter. **I still have a few lighters left for the correct answer.** -

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. Supreme Court Decision Alters Retirement Landscape
 2. Selective's list of pertinent changes to NFIP Program
 3. Additional NFIP Program change announced after Selective list was published
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BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in New Jersey on a garage pac sale of **\$2,343** in premium.