

TWO FOR TUESDAY from Big "I" Markets

SMALL BONDS...IN RECORD TIME, TEST YOUR KNOWLEDGE OF THE MILLENNIAL GENERATION, & CONSIDER SPECIALTY RV INSURANCE

SMALL BONDS...IN RECORD TIME

By Lori Olson, *New Business Intake Manager* Goldleaf Surety Services, LLC

On smaller bid, performance and payment bonds, Goldleaf Surety may be able to help your insured get the bonds they need with just a one-page application through our Short Cut Bond Program. **And now, Goldleaf's Short Cut Bond Program has sureties that will entertain up to a \$500,000 single and aggregate program.**

Goldleaf works with a variety of sureties under our Short Cut Bond Program - and each of these sureties has their own unique underwriting requirements. So, even if one surety is unable or unwilling to entertain a particular risk, Goldleaf does have other options. Because Goldleaf has access to several surety markets with similar programs, we may be able to assist your insured even if they have already been denied due to the owners' personal credit scores or the type of work being performed.

And, if necessary, Goldleaf has access to over two dozen surety markets - ranging from "standard" surety markets, to those with departments having strong "commercial" expertise, to "specialty" surety markets - giving Goldleaf the ability to redirect and find a different way help your insured obtain the bonding support they need.

Finally, Goldleaf's staff will do a good job of helping clients migrate out of these programs to get expanded surety lines of credit - rather than allowing contractors to get "trapped" in these small programs where they do not receive any surety counsel that is needed to help them grow.

For more information on Goldleaf's Short Cut Bond Program - or about helping your clients with their bond needs - log in to www.bigmarkets.com or email us at bigmarkets@iiaba.net and an underwriter will contact you.

SPECIAL FEATURE:

Test Your Knowledge of the Millennial Generation

By Caliper's Eric Baker

The Millennial Generation: the age group comprised of people born between 1981 and 2000. In other words, the majority of your applicant pool for the next 10 to 15 years.

While it may seem simpleminded to lump millions of people into a single category and treat them as a monolithic entity, this is the Internet, and that's what we do! I kid, but if you work for an organization that plans to continue hiring and developing people, it might not be a bad idea to find out what the generational trends are. How well do you think you know Millennials, their views, and their interests? You can start by taking this quiz.

You can keep up with Caliper's human resources insights by following the Caliper blog. Learn more about your exclusive Big "I" discount on Caliper services at www.iiaba.net/Caliper.

CONSIDER SPECIALTY RV INSURANCE FOR YOUR CLIENT

By Bill Tuttle, *Agency Manager* Explorer RV

As your clients plan their RV adventures, it is important that they also check the insurance coverage that they have in place for their vehicle. They should give serious consideration to some available options that they may not currently have or that may only be available on specialty RV policies.

Here are some of the specialty RV coverages that Explorer RV Insurance Agency is able to offer in most states through National Interstate Insurance Company:

Total Loss Replacement, Purchase Price Guarantee or Agreed Value may be available, depending on the age and type of RV, to protect your client from an actual cash value ("ACV") settlement in the event of a total loss.

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Awning Replacement and Custom Equipment Replacement Cost are available options to many who qualify for Total Loss Replacement. These options allow for settlement of a covered loss without depreciation.

Diminishing Deductibles is a coverage option that is hard to pass up. When selected, it decreases the amount of the comprehensive and collision deductibles by 25% for every claim-free year until the deductible is eliminated. Following a claim, the deductible resets to the original amount at the next renewal.

Windshield Replacement coverage is offered in many states to protect your client's RV from damaged windshields. This is a tremendous value considering the high cost of replacing motor home windshields.

Replacement Cost for Personal Effects coverage replaces personal belongings inside the RV that are destroyed during a covered loss. Clothing, kitchen utensils, and decorative items are a few examples of belongings that can be covered under this option.

Valuable Personal Property coverage is available to schedule various types of personal property such as electronics, jewelry, and silverware.

Full-Timer's Secured Storage Personal Effects may be available for full-time RVers ("Full-Timers") who leave items in an approved storage facility as they travel.

Vacation Liability provides coverage while the RV is used as a vacation residence.

Full-Timers Liability, which is similar to the personal liability coverage offered under a homeowner's policy, is a good coverage option when an RVer becomes a Full-Timer. Full-Timers coverage is designed for individuals using their RV more than five months out of the year.

Emergency Vacation Expense coverage is an option that reimburses some out-of-pocket expenses that occur when an RV is out of use due to a covered loss. Options are available for both part-time and full-time RVers.

Extended Utility Trailer coverage provides protection for utility trailers pulled behind a motor home. As RVers take more of their belongings with them on trips, utility trailers have become commonplace, so it makes sense to include their trailer on the same policy as their RV.

Mexico Physical Damage is a great option available to any RVer. This option extends comprehensive and collision coverage into Mexico as long as the insured separately purchases Mexico liability coverage from an insurance company licensed and authorized in Mexico.

Take the time to review your client's coverage and be sure they are aware of the unique options available with specialty RV insurance. This level of protection is usually not available with standard auto policies and will bring your clients additional peace of mind so they can focus on their adventures. As with all policies, coverage is subject to the terms and conditions of the specific insurance policy purchased.

Log into www.bigimarkets.com and choose **Recreational Vehicles** from the personal or commercial products menu to review full coverage details or to submit a quote.

WEBINARS

AIG Private Client Group (Affluent Homeowner) Overview - NEW

Thursday, October 29, 2015

2:00 to 3:00 p.m. Eastern Time

FREE - Email here to register

The webinar will provide an overview of the current underwriting appetite for AIG Private Client Group. We will review current product offerings (by line of business), as well as AIG's suite of risk management services. Topics to be covered will include: homeowner's; auto; collections and umbrella.

Risk management services include: Hurricane Protection Unit; Wildfire Protection Unit; Earthquake Protection Unit; Art Management and more.

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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
- 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, October 29 @ 2 p.m. EDT
- Thursday, November 5 @ 2 p.m. EDT

STUDENT OF THE INDUSTRY PARTING SHOT

Observations from the Road

"15 Minutes Could Save You 15% or More..."

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

This last week I have spent considerable time behind a windshield and with a radio. Seemingly everywhere are the "15 Minutes Could Save You 15 Percent Or More..." commercials. As the commercial goes, "Everybody knows that Parker..." Of course, I wondered about the numbers so I looked them up. Did you know on the key expense components, GEICO-named insurers actually spend considerably more on advertising than the industry? They also spend considerably less on commissions. The question that does not get asked by Parker is, "What drives more economic value to the consumer, funny commercials or Trusted Choice and other insurance agents?"

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2014 Industry Data

Classifications & Companies 2013 Data Year	Expenses			DPW in \$000s
	Direct Commission	Advertising	Total	
GEICO Advantage Insurance Co	1.3%	30.9%	52.5%	\$ 215,570
GEICO Casualty Company	1.0%	16.9%	30.2%	\$ 2,150,764
GEICO Choice Insurance Company	1.2%	11.4%	32.9%	\$ 163,627
GEICO Indemnity Company	0.6%	4.4%	13.9%	\$ 4,441,324
GEICO Secure Insurance Company	1.0%	7.4%	28.4%	\$ 82,704
GEICO Weighted Average	0.8%	9.3%	20.7%	\$ 7,053,989
Totals Industry (2718)	10.5%	1.3%	28.06	\$ 545,760,167

Source: A.M. Best Aggregates and Averages

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. Janis Joplin's Porsche
2. "Going Into Lay-Up" ACE Marine tips sheet
3. "Going Into Lay-Up" ACE Marine brochure

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Georgia on a habitational apartment sale of **\$26,856** in premium.