

Big I Advantage[®] NEWSLETTER



Big I
ADVANTAGE[®]

Spring-Summer 2016

Your missions, should you choose to accept them...

By Paul Buse
President of Big I Advantage

Sometimes it seems we spend our whole day responding. Ping, ping, ping go our computers, phones, cell phones and more. It seems to be all we can do to just beat back our inboxes and get through the day. When we're in response mode, answering client calls and putting out fires, it can be tough to step back and take an aerial view of things that could benefit our operations. But that's what I'm asking you to do right now. Set down your phone, close your Outlook and take 15 minutes to review the suite of member benefits that are available to your agency through Big I Advantage. Because I really don't want you to miss out on a single one. Your missions, should you choose to accept them, are below.



Mission One: Big "I" Professional Liability

It's our largest and most important program. Are you currently one of the 2/3 of Big "I" members who are with us? Great. Your mission is to visit www.iiaba.net/EOHappens. Dive in to the risk management resources there. Print a "What to do in the event of an E&O claim" wallet card for each member of your staff. Check out the agency self-assessment tool. Bookmark the site so you can return. Your mission is done. Move to the next section.

Not insured with us? Visit iiaba.net/EOContact. Right from that site you can submit your info to receive a quick premium estimate. If you'd like to learn more, contact your state E&O program manager. Just drop an email or make the call. And please, consider cyber coverage! Your mission is accomplished. Move on to section two!

Mission Two: Big "I" Flood

Are you currently part of the Big "I" Selective Flood program? Great. Be sure you visit www.iiaba.net/Flood and contact Selective to begin the setup process for your customized Selective QuoteItNow Flood website. This self-service flood quoting tool can be easily added to Selective appointed agency websites. In just a few simple steps, QuoteItNow walks customers through a flood application up to binding and directs them to contact the agency to finalize the process. You need this amazing tool! Move on to mission three.

Not currently doing business with our flood program? Well, what are you waiting for? Visit www.iiaba.net/Flood and take steps to get registered today. Think about giving at least one out of three policies to Selective, and you'll be supporting national advocacy efforts on your behalf. Your mission is complete! Move on to mission three.

Mission Three: Big "I" Employee Benefits/Retirement

OK, I understand that setting up employee benefits and retirement plans is more than a "just take a moment" process.

Your mission for today is simply to visit our websites at www.iiaba.net/EmployeeBenefits and iiaba.net/Retirement, and look at our suite of offerings. We offer guaranteed issue for agencies with a minimum of two people, stable rates, and a quick quoting process. Who is the fiduciary on your 401(k) plan? If you don't know, call Christine Muñoz with Big "I" Retirement today... because the answer to that question could come back to haunt you. Move on to mission four!

Mission Four: Umbrella

Our standalone umbrella policy with RLI is an industry leader. I sincerely hope you're offering an umbrella to every client, on every sale. If they accept, better protection for them, increased retention and commission for you. If they decline, please document this in their file and rest assured you have done your E&O due diligence.

Your mission today is to visit www.iiaba.net/RLI to locate your administrator's contact info, and download an app and rate sheet, along with our easy-to-use declination form. And then offer, and document offering, umbrella (and flood, too, for that matter) from here on out. Time to move to mission five.

Mission Five: Stay Curious

Ask what's out there. Think ahead. Be a student of the industry. Be the risk manager of your community. Be a leader and get e-signature in place in your agency. (Visit docusign.com/IIABA to learn more about your discount on an e-signature solution.) Read Big "I" publications, and get IA magazine on your iPad. Attend an event that your state is hosting. Staying active and engaged will make you a better agent and maybe even bring a little fun into your day.

I and my colleagues are working hard every day to bring you the best benefits in the marketplace. Your mission? **To take advantage!**

WHY YOU NEED TO OFFER EXCESS UM/UIM TO EVERY CLIENT

BY APRIL SHREWSBURY, BIG "I" UMBRELLA PROGRAM MANAGER



We've all heard the stories. A family of five is burdened with horrific medical bills because of an accident caused by a drunk driver who couldn't afford insurance due to his bad driving record. A child walking to school faces a lifetime of difficulty after being struck by a texting driver—a struggling college student with state minimum auto limits. A pair of retired sweethearts fall victim to a hit-and-run driver.

As an insurance agent, you can't physically protect your clients from heartbreaking situations like these...but they do rely on you to protect them financially when tragedy strikes. This is where excess Uninsured/Underinsured Motorist Coverage enters the picture.

MOST PEOPLE WOULD BUY IT IF THEY UNDERSTOOD IT

How effectively can you explain UM/UIM coverage to a client who doesn't know much about insurance? In layman's terms, UM/UIM coverage is insurance that pays for the client's injuries from an accident caused by the owner or operator of an uninsured or underinsured vehicle. Excess UM/UIM from a personal umbrella policy pays after the auto policy's UM/UIM limits have been exhausted.

It's important for a client to understand that UM/UIM coverage comes into play when an insured is involved in an accident and the person who caused it either doesn't have any insurance or doesn't have enough insurance to pay for your client's injuries. It would also come into play if they were the victim of a hit-and-run (in a vehicle, on a bike, or as a pedestrian), leaving

them with nobody's insurance policy to collect against...making it an "uninsured" motorist claim.

THE PREVALENCE OF UNINSURED AND UNDER-INSURED DRIVERS

According to recent estimates by the Insurance Research Council (IRC), roughly 1 in 7 drivers is uninsured. Add to that the number of drivers who carry state minimum auto limits, and it's enough to make a person want to stay home for good. Unfortunately, this should come as no surprise, given the type of TV commercials we see these days from some auto insurance companies. Too often, the emphasis is on getting a cheap rate, and drivers are besieged with ads that encourage them to buy "state minimum" auto limits in order to save money. There's no denying that it can be a temptation in a struggling economy.

All the more reason to make sure your clients are protected from the drivers around them, with UM/UIM coverage on both their auto and personal umbrella policies.

IT'S ABOUT THE COVERAGE, NOT THE COST

There's no way around admitting that UM/UIM coverage can be expensive, and a tough sell if a client is trying to keep their premium down. One wise agent explains it to his personal umbrella clients this way: if you're buying an umbrella so that you can cover the injuries of strangers, wouldn't you want to do the same for your own family, instead of blindly relying on someone else to cover your injuries...someone who might not

have insurance at all, let alone enough insurance if you or your family members have serious injuries or need hospitalization? It certainly makes a lot of sense.

When working up an auto or umbrella quote, do you merely ask “Do you want to add Uninsured/Underinsured Motorist Coverage,” and then wait for a simple “Yes” or “No”? If so, try explaining what the coverage is first, and THEN ask if they want it. That way, the focus is on the value of the coverage, as opposed to its cost.

PROTECT YOURSELF FROM “FAILURE TO OFFER” E&O CLAIMS

If your client is injured by an uninsured or underinsured driver and doesn't have basic or excess UM/UIM limits of their own, you can bet that they'll be asking (quite possibly through an attorney) why you didn't offer them this coverage. Protect your client...and protect yourself and your agency...from a “failure to offer” E&O claim by always explaining and offering UM/UIM coverage. Consider documenting a client's refusal of this coverage as well.

This applies not only to auto policies, but also to personal umbrella policies. Just as a client needs excess liability above their auto policy limits, they need excess UM/UIM coverage above their auto policy UM/UIM limits. While many home and auto carriers offer a personal umbrella, they may not offer excess UM/UIM coverage. Always offer an umbrella that includes that coverage.

Hopefully this article will be a help to you as you quote and discuss excess UM/UIM with your clients. Keep in mind that the Big “I” offers your agency access to two umbrella carriers, including our endorsed market through RLI. Below are some of the distinctions between those two markets:

Preferred Market with RLI

- A+ rated and admitted nationwide
- Limits up to \$5 million available (\$1 million in NM)
- Excess UM/UIM available nationwide
- Stand-alone coverage - no need to switch home or auto carriers
- New drivers accepted and no age limit on older drivers
- DUI/DWI permitted
- Low maintenance – No need to report new exposures mid-term if required underlying limits are maintained.
- Simple, self-underwriting application
- E-signature and credit card payment options

Alternative Market with Anderson & Murison

- Written on A rated Scottsdale paper
- Limits up to \$10 million available
- Will consider high-profile personalities, such as athletes and entertainers
- Will consider risks with prior liability losses exceeding \$25,000
- Driver exclusion endorsement available

To learn more about these products, visit www.iiaba.net/umbrella or www.bigmarkets.com.

REAL LIFE CLAIM SCENARIO

Mrs. Policyholder was on her way to work when she was rear-ended on the highway, causing her to run off the road and into a concrete barrier. She sustained multiple internal injuries, including a severely fractured ankle, which led to months of treatment and an infection that required additional hospitalization and more surgery. Unable to work during her recovery, she lost over \$100,000 in income while racking up medical bills of over \$120,000. She was no longer able to walk long distances or enjoy many of her favorite activities, impacting her life significantly. It was soon discovered that the driver of the other vehicle had state minimum limits of only \$10,000 per person/\$20,000 per accident. Mrs. Policyholder was paid the full \$10,000 available, but the other driver had no other insurance and no assets.

Mrs. Policyholder had UM/UIM limits of \$250,000 per person/\$500,000 per accident under her own auto policy, as well as \$1M of UM/UIM coverage under her personal umbrella policy. She was able to recover the amount from her own insurers that she would have been entitled to recover from the other driver, had he carried enough insurance. If she hadn't purchased UM/UIM coverage, her payment would have been only the \$10,000 policy limit of the other driver.

MARKETING TIP

If you find claim scenarios to be an effective marketing tool, visit www.iiaba.net/RLI to download a flyer you can show your clients.

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TO HELP YOU SPEAK
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▶ **SELECTIVE IS DEDICATED.**

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▶ **SELECTIVE PROVIDES SUPPORT.**

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Check Marks the Spot!

Are your personnel using exposure questionnaires and coverage checklists when working with customers?

Looking at the scope of an insurance agent's job, we are constantly amazed at the knowledge and understanding of insurance that it takes to offer top-notch service to a very diverse group of customers. One day it is meeting to discuss the medical malpractice needs of a doctor, the next making sure a father is comfortable with the limits of his personal umbrella policy. Let's face it, identifying the risk exposures of customers can be difficult when dealing with such diverse operations, activities, assets, and buying tendencies of customers. A couple of tools that agents can benefit from using are industry-specific exposure questionnaires and coverage checklists.

Analyze Customer Exposure

Not only can questionnaires simplify and focus the exposure analysis but they are useful tools in controlling potential E&O claims involving failure to recommend coverage and other risk assessment errors. Using the questionnaire gives agents a track to run on. When they sit with a customer during the risk assessment and learning process, the questionnaire is their guide. Questionnaires "remember" all the questions an agent needs to ask to get all the information regarding the risk. It does not matter if it is a personal or commercial lines customer.

As you identify exposures for potential customers, find out if their current coverage protects against these exposures and if it does not, explain why this coverage is important. This will help the customer understand existing exposures and allow for clarification of coverage needs. The customer will be impressed with your level of professionalism and comfortable with your insurance knowledge. If you identify a unique exposure which may be difficult to insure, it is important that you make the customer aware of that.

Document, Document, Document

Using questionnaires and coverage checklists provides thorough documentation for customer files. Too often in E&O claims it is the customer's word against the agent's. This makes it difficult or almost impossible for E&O carriers to make a solid defense on the agent's behalf. Agencies also experience staff turnover which may limit the ability to defend E&O claims if there is not a well-documented file. Coverage checklists have areas beside each coverage description allowing for the agent to check one of the following: no exposure exists, recommended and accepted, or recommended and rejected. They also provide an area for the customer to initial next to any coverages that are

rejected and for signatures at the bottom of the checklist. It may be a good idea to outline on the coverage checklist any responsibilities that the customer needs to perform before coverage can be bound. Keeping this completed and signed checklist and the exposure questionnaire in the customer's file can prove to be an invaluable defense tool should an E&O claim be made.

Grow the Pie

A final benefit of using exposure questionnaires and coverage checklists is the ability to grow your agency's book of business. Using these tools increases your agency's ability to identify additional exposures and sell additional coverage. During the exposure analysis process with the customer, you may uncover and explain exposures that they had never contemplated but want to insure. In turn, you are growing your book of business.

With so many types of insurance coverage and so many different policy nuances, coupled with the diverse group of customers that insurance agents serve, exposure questionnaires and coverage checklists are invaluable to agents.

Reducing your agency's E&O exposures for failure to recommend or identify coverage needed, better documentation in the customer's file, and an opportunity to facilitate agency growth are all benefits of using exposure questionnaires and coverage checklists. If check doesn't mark the spot for all of your agency's employees, it should.

Try the Virtual Risk Consultant

If you're looking for an effective tool to generate checklists, look no further than the resource provided to you by the Big "I." The Big "I" Virtual Risk Consultant (VRC) is a web-based resource available exclusively to Big "I" members that provides agency staff with tools that will allow them to better understand the coverage needs of customers and assist them in meeting those needs, all while offering valuable file documentation should an E&O claim arise.

Products similar to the VRC can cost thousands. Big "I" members can subscribe to the VRC today beginning at just \$250 per year. This is an incredible value made possible by the group buying power of your national association.

Learn more at www.iiaba.net/VRC.



E&O Audits: They Aren't Too Scary

By Eric Moberg

The word “audit” tends to make people cringe. For some, the thoughts of mean IRS bean counters scrutinizing their finances come to mind. Over the years we have referred to audits as “E&O Risk Management Reviews” or “Agency Operational Reviews,” but that is really just semantics. Bottom line, however, is that the word “audit” can have a very positive meaning.

After performing hundreds of audits, I can assure you that the vast majority of agencies that have audits performed become repeat clients. I’m sure most other auditors would tell you the same thing. The reason? There must be some significant benefit to the agency or this wouldn’t be the case. Let’s start with who the auditors are:

Most agency auditors have extensive agency backgrounds, some as managers, some as agency owners. The average auditor has over 20 years in the business. Some that are more “seasoned” (old) like me have over 40 years in the insurance business and

have owned their own agency. Most of us have performed audits in hundreds of agencies over the years and visit new agencies every month. These agencies vary in size from just a few people to the largest agencies in the country. My smallest client has 2 employees including the agency principal, my largest has over 1,200. Geographically this includes agencies in the most rural areas to those in the largest cities. Agencies that are generalists to those that are extremely specialized. We have probably seen almost every variation there is in agency operations and markets, including wholesalers, MGAs and MGUs.

Auditors gather a tremendous amount of agency operational knowledge from their exposure to so many different organizations. We see and learn new things from innovative agencies all the time, giving us a good perspective of what’s going on in the industry. On occasion we also see some of the worst of agency operations with little

structure and little or no management. We learn from those agencies as well. Sometimes it can be scary for the auditor, too!

Now that you are more comfortable with who will perform your audit, let’s look at some of the benefits the agency will derive from completing an agency audit. I’m sure you want to know what’s in it for your agency. The answers are many, but let’s start with the benefit that catches most agency owners’ attention. The agency may receive a five year, 10% premium credit for completion and compliance with the audit. This credit is in addition to any E&O education credits you may earn on an annual basis through your association. In most cases the credit will pay for most, all, or in some cases more than the cost of the audit, in the first year!

The most obvious benefit is the reduction of E&O exposure for your agency. Going through an E&O claim is not a pleasant experience. Besides the

financial impact, including the deductible, potential additional legal expenses, the cost of management and staff being tied up in depositions or court, it can be an emotional event for the employees involved. Completing an audit cannot guarantee that you will not be sued, but if you have followed the audit recommendations, it should put you in a more defensible position. Another benefit that I have heard many times from my clients is that we bring industry knowledge that they do not have the opportunity to be exposed to themselves. I am asked quite often “how does my agency stack up to others you see?” Of course, things we see that are proprietary within an agency are never shared with another agency. However, general things we see, including industry trends, interesting communication methods used with agency clients, and innovative marketing ideas, can sometimes be shared, as they are not specific to one agency.

A benefit we have developed over the past 20 years is providing agencies with many of the solutions to the common recommendations we make as a result of the audit. This includes over 80 documents, checklists, disclaimers, and examples of wording for letters they can use for communication and documenting contacts with the agency’s clients. This also includes samples of compensation plans, non-piracy agreements, renewal questionnaires, and catastrophe and data security plans. We also provide our clients with a copy of our widely used Agency Operations & Procedures Manual.

An objection I sometimes hear, usually from an agency that has not had an audit, is the fear that it will take too much time away from their work. I can assure you that an audit is not disruptive to the agency. We are well aware that your work with clients comes first. We normally have just one staff member away from their desk at a time for no more than 20-30 minutes. The discussions with the staff are workflow and communications oriented. How do they interact with

your clients, with each other, and with your carriers? How is that communication documented, and is the process of both communication and documentation consistent with procedures?

The “Trinity” of E&O Risk Management is: Communication, Documentation, and Consistency. Every agency can benefit from developing consistent workflow and documentation. Audits help to identify areas that can be improved, and provide the path to achieve consistency in the agency.

The good news is that most agency audits are done voluntarily. They are not punitive in nature, and it is a “win-win” for the agency, state association program, and the E&O carrier. Great ideas can be exchanged, new methods learned and developed, and E&O exposure reduced. The feedback from the staff is usually very positive as they feel they have been included in the opportunity to provide their input, and hopefully influence positive change within the agency.

So, let your fears subside. The word “audit” does not have to invoke fear. Talk to your association about having an audit performed in your agency before your next renewal.

Eric Moberg is President/CEO of The Moberg Group, Inc., a leading provider of Independent Agency and Broker Consulting, and the largest provider of agency E&O audits in the country.

[Access more risk management content like this at IIABA’s exclusive risk management website, \[iiaba.net/EOHappens\]\(http://iiaba.net/EOHappens\).](#)

What Questions Do Agents Ask Their Bankers Most?

InsurBanc’s Chief Lending Officer, Robert Pettinicchi answers three common questions independent agents ask bankers

In a recent *Property Casualty 360* article, InsurBanc’s Chief Lending Officer, Robert Pettinicchi gives insight into three questions bank lending officers often receive. In this article, Robert provides his observations on the interest rate environment and agency valuations.

With the Federal Reserve Board’s recent decision to raise low interest rates, how will this affect rates paid by borrowers? Robert discusses how agency borrowers will be impacted and what he expects of interest rates throughout 2016.

If you’re thinking about selling your agency, what price could you get if you sold? Learn what factors InsurBanc considers when evaluating and valuing an agency.

Are agency valuations at their peak? Read about values being paid for independent insurance agencies and how that may influence your decision to sell.

Visit www.insurbanc.com and look for the “News and Announcements” section to read the full article.

“The Swiss Re Corporate Solutions claims team is unbelievable.”



Big “I”
PROFESSIONAL
LIABILITY



Swiss Re
Corporate Solutions

“As a former insurance litigator who is now general counsel at a large independent agency, I’ve dealt with my share of E&O issues. Our agency has now been part of the Swiss Re Corporate Solutions program for over two decades. At this point, it’s simply a part of our corporate culture. It’s one of our longest running business relationships. And **I’m here to tell you, that hands down, the Swiss Re Corporate Solutions claims team is the best.** They’re unbelievable.



Christopher Norman, Esq.
General Counsel
Norman-Spencer Agency

To have a panel of highly knowledgeable attorneys in my court when dealing with E&O matters is simply invaluable to my business. They are aggressive when needed. They are practical when that is called for. And they work with me to ensure I have the freedom to handle the matter with what we believe is the best approach for our business.

The assigned counsel is tremendous. They’re who I would choose out of anyone out there. **To have that flexibility and communication—the knowledge that you have a world class claims team behind you – that’s peace of mind that you can’t put a price tag on.** I’ve seen others in action and the difference is just night and day.

I would urge any of my fellow agents who are not part of the Swiss Re Corporate Solutions program to take a look. Other companies pop up and enter the market. Some even outsource their claims handling. But when that claim arises, when those papers are served, the professionalism, the knowledge, the teamwork you get from the Swiss Re Corporate Solutions claims team simply can’t be compared.”

To receive a proposal visit iiaba.net/EOContact.

Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, a member of Swiss Re Corporate Solutions.

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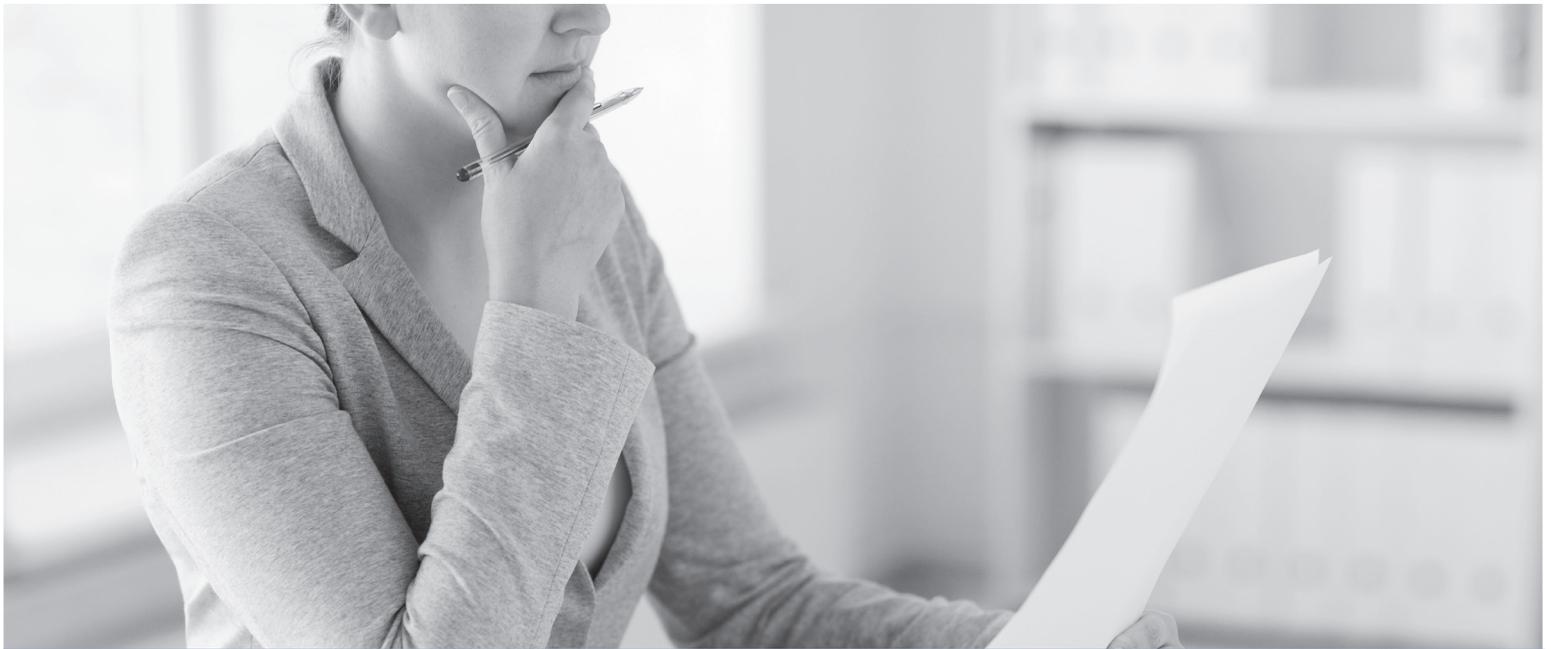
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When Personality Assessment Results Disappoint

When we talk about personality-based employment assessments, the message is often some variation of using a valid pre-employment assessment that can help you dig deeper than resumes and interviews and discover which applicant has the intrinsic strengths and motivations to succeed in the role.

That's all true. But what happens when the results of the pre-employment assessment aren't what you wanted to see? That is, what if your favorite candidate does not show the intrinsic motivations for the role?

Jessica Principale, Talent Management Consultant with Caliper, often finds herself advising clients on job applicants whose assessment results do not line up well with the position the client is trying to fill.

"Those conversations can be challenging," Jessica says. "I try to dig deeper into why they feel so strongly about the candidate. You have to relate to what they see in the results, but then use the instrument to uncover the behavioral tendencies that lie below the surface. Once I link the data to the day-to-day responsibilities of the job, most hiring managers will understand my perspective."

Of course, job candidates are more than the results of a personality assessment. They are real people, and sometimes real people click with each other. Caliper would never say to a client, don't hire this person. Even the best personality assessment is only part of the story. Still, it's critical to take a long view.

According to Jessica, personally connecting with a job applicant and valuing their experiences can be important

components of the hiring decision, but those elements do not necessarily indicate how the candidate would handle the unique responsibilities of the role over time.

"At that point, I try to refocus the conversation on job tasks and relate them to the applicant's intrinsic behavioral competencies," Jessica adds.

Behavioral competencies emerge when personality attributes intersect with job responsibilities, and they can be identified ahead of time through the use of a scientifically validated pre-employment assessment like the Caliper Profile. Whether or not an applicant's assessment results show the key behavioral competencies associated with a certain job, Caliper wants its clients to get the most out of their new hires.

"If the client decides to hire an applicant with results that do not line up well with the job, I try to ensure they are prepared for what they are getting," Jessica says. "We talk in depth about the coaching areas, and I work with hiring managers to develop onboarding action plans. If issues do arise, they can always reach out to me, and we'll brainstorm alternatives."

What does Jessica say is most important in getting past the rough patches?

"Communication and follow-up." Good advice for anything in life, really.

Learn more about Caliper personal testing and your exclusive Big "I" member discount on Caliper's offerings at www.iiaba.net/Caliper.

Travelers Express Eligibility Guide

SELECT ACCOUNTS | SMALL BUSINESS

Registered Big “I” Markets agents have access to Travelers Select through www.bigmarkets.com. Submissions falling within the following exposure maximums can be processed through Travelers **Express for Master PacSM**. Contact Big “I” Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net or (800) 221-7917 to learn more.



Apartment PacSM

- Up to 5 locations
- Up to 6 stories
- \$5 million total insured values per building
- \$15 million total insured values per policy
- \$100,000 total annual payroll



Building PacSM

- Up to 5 locations
- Up to 6 stories
- \$5 million total insured values per building
- \$15 million total insured values per policy
- \$100,000 total annual payroll



Business PacSM

- Up to 5 locations
- \$5 million total insured values per building
- \$15 million total insured value per policy
- \$5 million total annual sales per policy
- \$700,000 total annual payroll



Condominium PacSM

- Up to 5 locations
- Up to 6 stories
- \$5 million total insured values per building
- \$15 million total insured values per policy
- \$100,000 total annual payroll



Contractors PacSM

- Up to 2 locations
- \$1 million total insured values per building
- \$100,000 total annual payroll



Garage PacSM

- Up to 2 locations
- \$1.5 million total insured values per building
- \$2 million total insured values per policy
- Up to 8 employees per location
- \$200,000 total annual payroll



Office PacSM

- Up to 5 locations
- \$5 million total insured values per building
- \$15 million total insured values per policy
- \$5 million total annual sales per policy
- \$3 million total annual payroll



Religious PacSM

- Up to 2 locations
- \$500,000 total insured values per building
- \$2 million total annual sales per policy
- \$600,000 total annual payroll



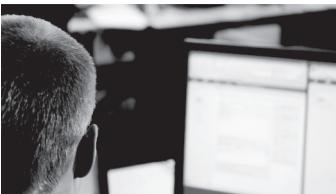
Restaurant PacSM

- Up to 2 locations
- \$1.5 million total insured values per building
- \$2 million total insured values per policy
- \$2.5 million total annual sales per policy
- \$600,000 total annual payroll



Store Pac[®]

- Up to 5 locations
- \$5 million total insured values per building
- \$15 million total insured values per policy
- \$5 million total annual sales per policy
- \$700,000 total annual payroll



Technology Office PacSM

- Up to 5 locations
- \$5 million total insured values per building
- \$15 million total insured values per policy
- \$5 million total annual sales per policy
- \$3 million total annual payroll

Log into www.bigmarkets.com today to access Travelers Select accounts.

Disability: A Gamble Worth Taking?

Your most important asset is not your car, house, boat or other possessions. It is your ability to earn an income. An accident or illness that causes a disability can prevent you from earning an income.

While most people think it won't happen to them, statistics show that this isn't true. According to the Commissioners Disability Table, it is far more likely that your clients will suffer a disability than be in an auto accident or have a house fire. In fact, the chances of suffering a long-term disability of 90 days or more before an individual reaches the age of 65 are unbelievably high: a 25-year-old has a 52% chance of becoming disabled; a 35-year-old has a 48% chance; and a

50-year-old has a 34% chance. The odds are not in your favor.

People often incorrectly believe they will be covered by Social Security, workers' compensation or their own savings. This simply isn't true most of the time. Social Security Disability is often difficult to obtain since the restrictions state the client must be completely disabled with no hope of recovery for at least one year. Workers' compensation only covers if you are injured on the job. And personal savings goes fast when trying to keep up with the mortgage, care and other obligations. Although these programs can help supplement your income, you cannot realistically expect to recoup your entire income using these sources.

A quality disability policy will provide coverage in the event of disability. Take the time to educate your clients about the facts and the options available to them.

Big "I" Employee Benefits offers a variety of Disability Solutions through our partnership with Crump Life Insurance Services. Visit us at www.iiaba.net and click on "Products/Crump Life Insurance Services" to learn more.

For more information, contact Christine Muñoz, Big "I" Director of Employee Benefits, at: christine.munoz@iiaba.net

Top Five Travel Insurance Myths



Popular myths about travel insurance often are the reason many travelers decide not to invest in the most crucial form of health and safety protection while traveling. From everything between cost to coverage, misconceptions have been formed over the years. Travel insurance is one of the most important things a traveler can invest in while planning a trip and we wanted to explain the top five travel insurance myths and why they are not true!

Myth #1

If you have a credit card you don't need to buy travel insurance.

Travel protection that is available through credit card companies usually only covers certain travel accidents and only the costs that have been paid with that particular card. Credit cards usually will not provide the full amount of coverage you may need, when an insurance policy can.

Myth #2

Airlines always cover costs due to cancelled flights.

Airlines often do not help to reimburse the costs spent by travelers who are forced to cancel their trip when a flight is cancelled due to inclement weather. If a flight is delayed, leaving the traveler to cover the costs of hotel accommodations, food, or re-booking, trip cancellation and delay insurance policies can help when the airline supplier won't.

Myth #3

You don't need travel insurance for short trips.

It is important to remember that the risk of an accident occurring during a trip is not determined by the length of the trip you are taking. An accident or medical emergency has the same chance to occur whether you are away for a few days or a few weeks. If something does in fact happen during the trip, it could possibly mean that you have to

stay in a hospital in a foreign country for a longer period of time and have to arrange new transportation plans to get home. Travel insurance can ensure you can be covered no matter how long the length of the trip is, or what happens along the way.

Myth #4

If there is an emergency, accommodations will be refunded.

Unfortunately, if there is some type of emergency that occurs during a trip, most hotels, resorts, and airline companies do not have policies that are lenient enough to cover it. Cancellation rules could cost you even if the accommodations have not been pre-paid. Also, any attractions you have planned to visit or take part of are usually not refundable, making travel insurance the only way to be reimbursed for a percentage of the cost.

Myth #5

Insurance policies add too much of an extra expense to an already costly trip.

Many people feel that travel insurance is an extra expense that they just do not want to pay for after having to pay for all of the expenses that go into planning a trip. In reality, travel insurance policies are only a small percentage of the overall trip cost.

It is important to remember that the cost of purchasing coverage cannot even compare to the costs you may be charged if you were to experience a medical emergency or trip disruption. Don't take the risk of taking your next trip without the protection of an insurance policy.

Travel Insurance from Travel Insured International is available in all states at www.bigmarkets.com.

Download the Tenant Emergency Assistance Coverage Marketing Flyer

Recovery can be just as important as rebuilding at keeping existing tenants and their goodwill. Tenant Emergency Assistance coverage is also a selling point to potential tenants.

Big "I" Markets partner MiddleOak® provides this customizable flyer for you to offer your clients. All you need to do is download the flyer and add your contact info and logo.

Download the flyer by visiting the product resources section of Big "I" Markets.



Increase tenant retention *and* help protect your tenants with MiddleOak®'s Tenant Emergency Assistance Coverage.

As your independent agent, my goal is to provide you with products that help grow and sustain your business. With MiddleOak®'s Tenant Emergency Assistance coverage, you can increase retention, protect your revenue stream, and make your job easier.

What is Tenant Emergency Assistance coverage?

Tenant Emergency Assistance coverage is an optional endorsement that can reimburse tenants who have been displaced from their homes due to a fire at your apartment building.

By adding this endorsement to your policy, you can:

Increase retention by building goodwill with tenants and reducing lease abandonment – while protecting your revenue stream.

Make your job easier by avoiding the hassle of dealing with relocation issues following a loss.

Plus, this coverage is a valuable selling point for attracting new tenants!

For as little as **\$5 per unit**, your tenants can obtain valuable protection for a wide range of emergency expenses up to \$1,000 per unit with no deductible.

This coverage includes:

- Packing, insuring, storing, and carting household goods
- Net costs of arranging new utilities
- Temporary hotel room rental
- Replacement of furniture or clothing

Contact us to find out how you can add the Tenant Emergency Assistance endorsement to your MiddleOak Worlds Apart® policy today.

MIDDLEOAK®

Making Insurance Right.®

Statements here in are subject to the terms, conditions, and exclusions contained in the policy and applicable endorsements. In the event of a conflict between these statements and the policy, the policy will control.
Policies issued by Holyoke Mutual Insurance Company in Salem, MA and Middlesex Mutual Assurance Company in Middletown, CT

Agent Logo

Agent Name
Address
Phone
Website

Check out the MiddleOak Habitational–Apartment product at www.bigimarkets.com.

Roll Into RV Sales



Big "I" Markets partner National Interstate offers innovative policies for motor homes and bus conversions, as well as non-motorized vehicles like travel trailers, fifth wheels and pop-up units. Rest assured that when you work with National Interstate, your clients will get the comprehensive coverage they need so that they can enjoy their RVs with complete peace of mind.

National Interstate can insure bus conversions up to \$2 million in many states (liability limits up to \$1 million are available). National Interstate will also insure your client's tow vehicle, whether it is a powerful medium-duty truck, a motor home, a pickup truck, or an SUV.

Total Loss Replacement

If the RV is a total loss in the first five model years, National Interstate will replace it with a brand new comparable model.

Purchase Price Guarantee

This coverage provides protection against depreciation.

Diminishing Deductible

An option to reduce your deductible by 25% for each consecutive claim-free year.

Personal Effects Coverage

Coverage to replace personal property.

Vacation Liability

Coverage if insured is liable for injury or damage while camping in the RV.

Emergency Vacation Expense

Coverage for trip disruption.

Windshield Replacement Coverage

Did you know that windshield damage is the most common RV claim?

Awning Replacement Coverage

Did you know that awning damage from wind is the second most common RV claim?

Full-Timer's Coverage Options

A suite of coverages available exclusively for full-time RVers and those who use their RV more than five months out of the year.

Agreed Value

Available for bus conversions only.

Extended Utility Trailer Coverage

Covers utility trailers pulled behind a motor home.

Commercial Usage

Coverage for those who use their RV in conjunction with, or as part of, their business.

Learn more about RV coverage for your clients at www.bigimarkets.com.



Reeling in Real Estate E&O Sales

Most real estate agents are willing to go the extra mile for their absent clients, which sometimes means coordinating non-traditional projects which could be as simple as lawn care to more complicated items like replacing the water heater or furnace. Real estate agents who routinely work with bank-owned properties are usually equipped to handle these, but an agent who does so occasionally needs to be careful about what the scope of his or her duties really entails. Simply offering to "check on" the property occasionally leaves a lot of room for an exposure.

A once-a-week drive-by isn't likely to reveal a failed sump pump, faulty furnace, or spot evidence of a break-in, all of which could only get worse the longer left undiscovered. Water damage only increases the longer it goes on, including mold & mildew. A faulty furnace can allow the temperature to drop below freezing, increasing the risk of ruptured pipes, or leak natural gas which can cause catastrophic damage if it explodes. Given enough time, thieves can strip a house of not only left-behind possessions, but also plumbing and wiring which may or may not be covered depending on whether it is considered vandalism (which is covered) or theft (which is not).

Travelers Real Estate Agents / Property Manager E&O provides professional liability protection for claims or suits resulting from real estate agent or broker professional services.

Policy Features:

- ♦ Bodily Injury and Property Damage resulting from a covered professional service(s).
- ♦ Disciplinary proceeding defense expenses reimbursement up to \$25,000.
- ♦ Increased liability limits available for those who qualify.
- ♦ Defense expenses related to covered claims in addition to the limits of coverage.
- ♦ Deductible applies to defense expenses, unless endorsed or not allowed by state.
- ♦ Option to provide prior acts coverage without a retroactive date limitation, for those who qualify.
- ♦ Many extended reporting period options, including an unlimited time period endorsement option.
- ♦ No exclusion for fair-housing discrimination committed in real estate professional services as a real estate agent or broker.
- ♦ No exclusion for losses resulting from a real estate agent or broker failing to advise a buyer or seller that pollution, fungi and bacteria exist on a property.
- ♦ No sub-limits for certain types of claims.
- ♦ Coverage for employees and independent contractors of the insured automatically included as protected persons for claims resulting from professional services they perform for the named insured.

Coverage is available in all states with the exception of CA, HI, and LA and is written on admitted paper. Log in to www.bigmarkets.com and click on "Real Estate Agents and Property Manager E&O" to learn more or to request a quote.



Going All-In for Condominium Coverage

MiddleOak®'s All-In CAPsure® Condominium Association optional coverage provides building protection, including coverage for unit owners' fixtures, improvements, alterations and major appliances. This shifts certain claims against the unit owner's policy to the Condo Association's which streamlines the claims process and can speed up the time to claim payment.

Eligible Classes / Occupancies

- Condominium Association
- Homeowner's Association
- Cooperatives
- Seasonal Association
- Secondary / Rental Association
- Timeshares
- Planned Unit developments
- Condominium Conversions
- Self-managed Association

The CAPsureSM Program provides quality coverage with options such as:

- Building and Business Personal Property Coverage
- Comprehensive Liability including Personal Injury
- Special Perils (including Equipment Breakdown coverage)
- Guaranteed Unlimited Replacement Cost - NO LOSS LIMITATION OR CAP!
- Mechanical Breakdown
- Loss of income (actual loss sustained for 18 months)
- Law and Ordinance
- Flood
- Earthquake
- Hired and Non-Owned Automobile liability
- Water backups and Sump Overflow
- The WORLDS APART Advantage Endorsement
(Over 20 Coverage Enhancements)

Coverage Availability:

The CAPsureSM - Community Association Program is currently available to member agents in AR, AZ, CO, DE, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI.

*Lower New York Risks including those in the 5 boroughs and some territories in Westchester County are not eligible.

The New World of EPLI

Employment Practices Liability Insurance covers a lot of ground and that ground is expanding. The past couple of decades have brought new challenges and exposures to what falls under EPLI.

Social Media

In January 2016, Facebook claimed over 1.5 billion monthly users. Twitter, Instagram, and Snapchat all claim hundreds of millions of active users.

Employees can use social media to defame, disparage or harass organizations as well as co-workers. What this means for employers is that a negative online comment about an employee could go viral. EPLI does not cover negative comments made by employees against one another, but it may protect employers when the co-worker sues the employer for failing to prevent such harassment. When a manager makes the inappropriate comments, EPLI does cover the employer.

Family Medical Leave Act Violations

As the workforce gets older and employees defer retirement, more requests for medical leave and the reasons for those requests are on the rise. Some are clearly justifiable grounds but others are questionable. Unfortunately, a denial of leave is a potential for a claim against the employer and/or the individual manager or HR professional.

In fact, many courts have ruled that individual liability attaches to those involved with Family and Medical Leave Act (FMLA) decisions that affected aggrieved employees based on the FMLA definition of “employer,” which allows for personal liability of managers and company officials. Insureds, therefore, should look to their EPLI and D&O coverages to respond to such claims.

Discrimination

In 2014 the Equal Employment Opportunity Commission filed the first two lawsuits in its history challenging



transgender discrimination under the 1964 Civil Rights Act. EPLI policies usually cover claims of employment-related discrimination based on the violation of any federal, state or local law that prohibits discrimination on the basis of race, sexual orientation, color, marital status, creed, national origin, religion, gender, age, military service, disability or pregnancy. Newer EPLI policies explicitly cover discrimination based on sexual preference or orientation.

Many EPLI policies also contain provisions that more generally extend coverage to “other protected classes.” For example, a policy may afford coverage for claims based on nondescript “discrimination.” [D&O policies also may apply when the discrimination comes from a corporate dictate.]

Data Breaches

Corporate data breaches are becoming more common or perhaps just reported more often. As the employer and/or executives shoulder the responsibility more often, they also incur the liability. Claims against the board or executives should be covered under most D&O policies, which typically do not contain data-breach or cyber exclusions, whereas claims against negligent employers or supervisors may trigger EPLI coverages.

Alternative Work Arrangements

Alternative working arrangements - shorter workweeks (longer hours over fewer days), telecommuting, and staggered schedules, which continue to increase in popularity, especially in urban areas - mean increased potential employer liabilities. Examples include discrimination in which employees are allowed alternative work arrangements, missed opportunities at promotion, Fair Labor Standards Act (FLSA) violations of nonexempt employees working longer days, among others. If the claim falls under “wrongful acts,” the employer is provided coverage under EPLI.

Then of course there are the exposures that one generally associates with EPLI, including wage and hour claims, sexual harassment, and retaliation.

Employment Practices Liability - Wrap+ from Travelers is modular coverage offered as a stand-alone product on www.bigmarkets.com and also as part of the Wrap+ Executive Liability for Private Companies. EPLI - Wrap+ is currently available to insureds in all states with the exception of CA, LA, NE, NV, VT and WV.

Log into www.bigmarkets.com to learn more.

Tap Into a Valuable Resource for Travelers from AIG

If your client's travel plans are interrupted by unforeseen circumstances, timely and knowledgeable support can be hard to come by. To help them travel without worry, policyholders of AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), are invited to access a wide array of proprietary services offered by AIG Travel, an AIG company. Seasoned professionals with global resources can help solve travel-related problems and manage risks every step of the way.

Ready to serve your clients

AIG Travel operates seven assistance operations centers around the world. These centers are available around the clock, 365 days a year, to deliver unparalleled service when travelers need it most. Please note that while AIG Travel provides access to the following services, fees associated with the assistance received are your client's responsibility.

Security assistance

Through the support of a global network of security experts, count on an immediate response for minor security incidents to truly life-threatening events:

- Secure evacuation assistance
- Security and safety advisories, global risk analysis and consultations with security specialists
- Urgent travel alerts
- 24/7/365 response services to assist policyholders and their families
- Online access to up-to-date intelligence:
- Breaking news
- Worldwide threat assessments and incident reports
- Detailed country reports



Medical assistance

From physician referrals to coordination of emergency medical evacuations, AIG Travel sees that their medical needs are met with expediency and expert care.

- Emergency prescription replacement
- Special medical services (e.g., oxygen or a wheelchair)
- Physician/hospital/dental/vision referrals and appointment coordination
- Medical monitoring assistance
- Medical evacuation arrangements, at the direction of the AIG Travel medical team
- In the unfortunate event of a loved one passing away during a trip, assistance with all arrangements to return the deceased to his/her home is provided

Travel assistance

Flight delays, unpredictable weather, lost and stolen luggage and other travel hassles are an unfortunate reality of travel today.

- Embassy and consulate information
- Immunization, visa and passport information
- Emergency cash transfer assistance
- Foreign exchange, ATM and weather information

- Emergency language interpretation
- Lost or stolen documents and luggage assistance
- Member-only travel assistance website access

Concierge service

Policyholders also are given access to 24/7 concierge and personal assistance services.

- Restaurant referrals and reservations
- Ground transportation coordination
- Event ticketing
- Golf tee-time reservations
- Wireless device assistance
- Driving directions
- Retail store locator

Big "I" members have access to AIG affluent coverage through Big "I" Markets.

Find a customizable two-page flyer you may offer your clients under the "Product Resources" section of this product at www.bigimarkets.com.

Don't Put Your Agency's Reputation at Risk for Bonds!



Every time an insured calls your agency for a surety bond, you enter a race and a clock starts running against you. At the end of the race is your agency's reputation for knowing the marketplace and getting things done – and perhaps, your insurance relationship with that client.

That clock is your enemy. Can you really afford to put your agency's reputation and insurance commissions at risk for even one surety bond?

The risk might be worth it if surety bonds represented a great revenue opportunity for your agency. However, that is not the case for many Big "I" members. Unless an agency is very large and has a strong book of construction contractors, surety tends to create a negative force on an agency's profit and loss statement. Surety represents only 1.0% to 1.2% of the premium opportunity in the property & casualty sector of the insurance marketplace - and far less if you add life and health revenues into the total – and the time spent in handling bonds applications and marketing and re-marketing them tends to be very high.

Part of the problem is that surety is not like insurance. Surety bonds are credit instruments (not insurance), and they require a different set of forms, a whole different way of underwriting, and usually a very different list of potential markets than what your agency typically has available to meet your clients' insurance needs. This makes surety far more difficult and time consuming for most insurance producers and CSRs.

With all of those difficulties, surety bonds become a time-consuming, costly and embarrassing process for many Big "I" members across the country. Producers and CSRs face a steep learning curve if they want to handle the product. They are not familiar with the hundreds of different classes of bonds out there, they do not know what forms to use, do not know what information to request from the insured, and they do not know what markets are the most likely to write that particular class of bonds. And worse, they do not know where to turn for help.

All this puts your agency at great risk. Most bonds are time-sensitive, and clients do not understand why your producers and CSRs send them multiple sets of forms to be filled out and multiple requests for information – while still not getting their bond placed. All the while, the clock is running on your insured's bond need, along with your agency's reputation and future relationship with the insured.

Did you know there is an alternative – one that relieves your agency of the burden of dealing with surety bonds altogether while also ensuring a prompt, thorough and professional response every time an insured calls for a bond?

Big "I" Markets and its national surety partner, Goldleaf Surety Services, are teamed up to provide your agency with great capacity for surety bonds. They deliver access to better than two dozen surety markets – all rated "Excellent" or better by A.M. Best Company – coupled with the professional underwriting help that can make the difference for your agency and your insureds.

With the great capacity and range of the Big "I" Markets solution for surety bonds, there simply is no good reason to put your agency at risk anymore. The reward is not large enough to cover the risk to your reputation for getting things done.

GOLDLEAF

SURETY SERVICES, LLC

The Bond Guaranty Company

**Call Toll-Free (888) 294-6747 For Assistance!
or visit www.bigimarkets.com**

Now Available: Significant Other Coverage

An Endorsement to LexElite® Homeowners Insurance



Cohabiting couples are commonplace today. Indeed, two-thirds of couples cohabitate for an average of 31 months before marriage. But these unmarried partners may be surprised to find their “significant other” shortchanged under traditional homeowners insurance, which typically extends coverage only to “relatives” residing at the insured home or condo.

An endorsement to LexElite® Homeowners Insurance, Significant Other Coverage cost-effectively closes this coverage gap, extending critical protection to the romantic partner of the named insured.

Coverage Highlights

Significant Other Coverage revises the homeowners policy’s definition of “insured” to expressly include an additional resident of the household who is not the named insured’s relative, but is their significant other (i.e., romantic partner). And it extends peace of mind and protection to the significant other, providing:

- Worldwide third-party liability coverage for the significant other.
- Personal property protection for the significant other’s personal possessions (while also increasing personal property limits 5 percent).

A leader in homeowners insurance protection, Lexington is always discovering new ways to keep policyholders well protected – and to keep pace with the exposures of modern life and modern families.

Significant Other Coverage is the newest in our series of enhancements to the LexElite Homeowners policy. Other available endorsements include: LexShare® HOME Rental Coverage, Mandatory Evacuation Response Coverage, Lex CyberSafety® Coverage, Pet Critical Injury Coverage, Upgrade to Green® Residential, and LexElite Eco-Homeowner® Insurance. All coverages come with industry-leading LexElite claims services.

Visit www.bigmarkets.com for information on all the non-standard HO markets available – Homeowners & Rental Dwelling, Condominium, Renters, and Vacant Dwelling.

RLI Jewelry Insurance Works Like a Charm

Take your relationship with your customers to the next level by educating them on the importance of securing their valuables above and beyond their homeowner's insurance coverage. RLI's new standalone Jewelry Insurance provides customized coverage of diamond and engagement rings, fine jewelry and watches against accidental loss, damage, theft and even mysterious disappearance. RLI can cover large and small risks with a minimum premium of \$50 and deductible options of zero to \$10,000. Per item in-vault credits are also available. Worldwide coverage is provided for all risks of direct physical loss unless indicated differently on the declarations.

The claims process allows your customers to choose their preferred jeweler when working with the replacement or repair of an item - no need for them to obtain multiple repair or replacement estimates.

RLI's user-friendly website, www.rlijewelry-insurance.com, offers a wealth of information for you and your customers on the types of jewelry to insure, coverages, the claims process and more.

RLI Jewelry Insurance makes insuring jewelry easy for both you and your customers! It's just another reason you can expect something different when you work with RLI. Because at RLI, Different Works.

The RLI Jewelry Insurance product can be found on www.bigmarkets.com and is available in all states except KY.

Chubb. Insured.

By Meghan Gentry, Business Development Manager, Chubb Personal Risk Services

On January 14, 2016, ACE Limited acquired The Chubb Corporation, creating a global insurance leader operating under the renowned Chubb name. The new Chubb has officially been named the world's largest publicly traded property and casualty insurer, but these changes haven't stopped the company from delivering exceptional property and casualty insurance products and services to businesses and individuals around the world. We at Chubb pride ourselves on protecting the emotional attachment that clients have to their assets. We understand that these assets have a value beyond dollars and cents and that in the event of a loss, you'll want more than just a check from your insurer. The new Chubb still guarantees that we'll do our best to make the damage go away, but in the event we can't, we'll rebuild or repair without hassles, headaches, or delays.

The new Chubb will continue to offer the Masterpiece contract for all new clients – a contract which has long been considered the gold standard for the affluent insured.¹ Offering coverage for homeowners, valuable articles, auto, liability and yacht, the new Chubb is committed to providing product offerings that best meet the needs of high net worth consumers.

One such product offering is Chubb's Signature Suite. This grouping of exclusive services can help clients live confidently and balance the risks and responsibilities that come with their unique lifestyles. Available on a complimentary or discounted basis exclusively to Chubb clients with premiums of \$15,000 or more, this collection of services provides additional protection in the areas of personal security, staff management & collections management.

Personal Security:

Teaming with The Ackerman Group LLC (AG), a premier consulting, investigative and crisis management firm, Chubb can help take preventative measures to protect you and your family from risks such as identity theft, kidnapping, home invasion, and more. AG will provide a complimentary vulnerability diagnostic to identify your personal

security concerns and recommend ways to improve your protection. A security consultant will work with you to suggest personal and travel safety measures; assess phone and computer security; review architectural plans to determine the best solutions for home protection and discuss any cyber security risks and concerns you may have.

Staff Management:

Chubb offers consultations for workplace incidents or concerns regarding household or family office staff through our relationship with workplace risk experts, The McCalmon Group, Inc. We can connect you to experienced employment practices professionals to discuss issues such as recruiting, hiring, disciplining or terminating employees; managing immigration, medical leave and wage issues; and how to investigate employee wrongdoing. In addition to these services, you can get background investigations on your existing or prospective full-time and/or live-in employees at discounted rates through The Ackerman Group LLC.

Collections Management:

Chubb currently offers Collectrium as its preferred collection management software tool at a discounted rate. Collectrium is the easiest and most powerful way to self-manage any collection of art, jewelry or antiques. It works on any computer, smart phone or tablet and you can access your collections anywhere in the world with total privacy and security.

When it comes to providing the best solution possible for your affluent clients, make sure they're Chubb insured.

Learn more by logging into www.bigimarkets.com.

1. New clients to Chubb will be written on Masterpiece paper while any legacy-Chubb policyholders will continue to renew on Masterpiece paper as well. Conversely, any legacy-ACE policyholders will continue to renew as expiring on their Platinum Portfolio contracts despite being under the umbrella of the new Chubb Corporation.

Close More Sales with MiddleOak Checklists

Getting clients to think about comparing things other than coverage limits and price is difficult. Even when it seems like they are taking everything into account, you often are not sure that they even "get it." Since making the intangible tangible is what we do all the time, we offer two checklists to help your potential clients see the value of your MiddleOak proposal more than ever before.

Here is how it works: The checklists take the customer through our unique coverages by asking a series of questions. These questions force the customer to consider and actively check yes or no as to whether they will have these coverages or consciously have to go without each one as they check no to them. Now they are looking at more than just the limit of coverage and the price, which is understandably all that most of them really would know. Even though you tell them, the process of taking themselves actively through a checklist process is a powerful exercise.



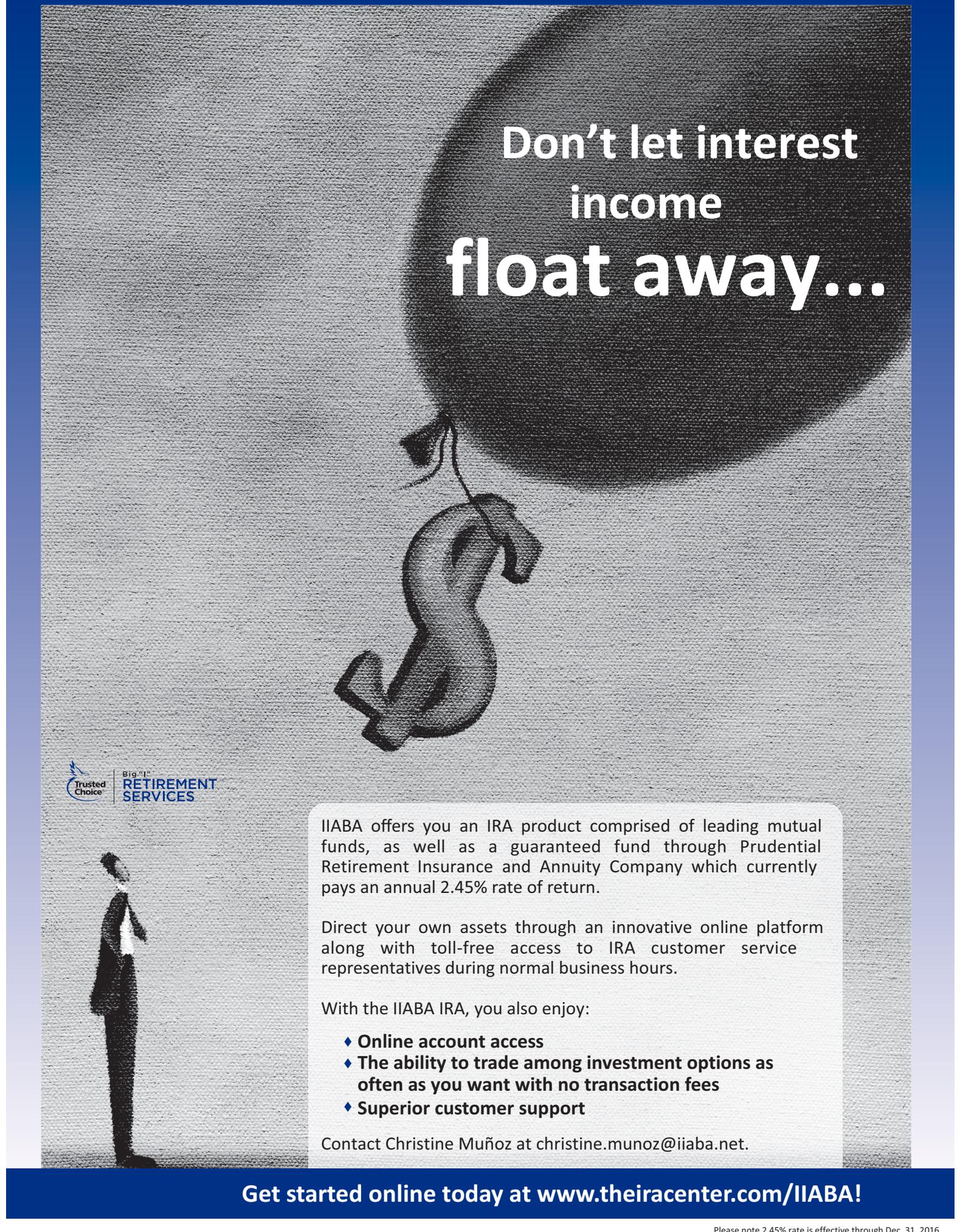
You can email these, put them in with proposals already filled out to reinforce what they are getting, fill them out with the client — however you wish! As Atul Gawande's bestselling book "The Checklist Manifesto" has proven, checklists are powerful tools indeed. Now you have your own MiddleOak checklists to present!

Email rick.cote@middleoak.com to get your copy of the checklists:

8 Questions to ask when insuring your residential rental properties

6 Questions to ask when insuring your community association

The Habitational - Apartment Program and Habitational - Condominium Program from MiddleOak are available in AR, AZ, CO, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI on Big "I" Markets (www.bigimarkets.com).



Don't let interest
income
float away...



IIABA offers you an IRA product comprised of leading mutual funds, as well as a guaranteed fund through Prudential Retirement Insurance and Annuity Company which currently pays an annual 2.45% rate of return.

Direct your own assets through an innovative online platform along with toll-free access to IRA customer service representatives during normal business hours.

With the IIABA IRA, you also enjoy:

- ◆ Online account access
- ◆ The ability to trade among investment options as often as you want with no transaction fees
- ◆ Superior customer support

Contact Christine Muñoz at christine.munoz@iiaba.net.

Get started online today at www.theiracenter.com/IIABA!

Have you reviewed your 401(k) Plan lately? Concerned about higher income taxes? DOL rules? Attractive Investment Options?



Take advantage of the Big "I" MEP 401(k) Plan and lower your overall retirement plan costs while receiving consulting, helpful educational tools and low-cost investment options.

Some great features include:

1. Low investment expense mutual funds provide a variety of investment options which include the Prudential Guaranteed Income Fund
2. SmartPlan—online video enrollment portal
3. Mesirow Financial is the ERISA 3(38) Fiduciary determining the investment offerings
4. Elimination of Form 5500 filings by participating employers
5. For larger participating employers, elimination of expensive individual ERISA audits
6. Competitive administrative costs

Big "I" Retirement Services has partnered with national firms to provide a unique **member only** plan. With higher income taxes around the corner and the new DOL disclosure requirements, 401(k) plan sponsors have more to think about than ever before. Want the ability to offer a 401(k) without all the administrative hassle while limiting your fiduciary exposure? Let us show you how.



For more information, call Christine Muñoz at (800) 848-4401 or email christine.munoz@iiaba.net for a free plan consultation.



#workplacebenefits #joy

Cover Yourself and Your Employees Simply and Effectively with Exclusive 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 Group Vision.**

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.munoz@iiaba.net to learn more about any of these options or visit www.iiaba.net.



Big “I”
**EMPLOYEE
BENEFITS**



TWO REASONS YOU CAN'T AFFORD TO PASS UP THE RLI HOME BUSINESS PROGRAM

1. Most new businesses start at home, so you likely have clients with an unreported home business exposure.
2. A new online submission process and online direct bill payments make submitting business easier than ever.

A typical homeowners policy doesn't provide adequate coverage for a home business.

For example, coverage is usually excluded by a HO policy in these situations:

- ◆ Business equipment is stolen from their vehicle
- ◆ Groceries spill onto inventory in the trunk of their car
- ◆ A power surge damages their computer and scanner
- ◆ Someone steals their cash box

RLI's Home Business policy can provide coverage for all of these situations, for over 130 classes of business.

Some coverage features include:

- ◆ Liability limits up to \$1 million
- ◆ Satisfies most event/tradeshaw liability requirements
- ◆ Business property protection up to \$100,000
- ◆ Loss of income coverage

Visit www.iiaba.net/homebusiness to learn more and to download a handy coverage checklist you can use with clients. To obtain a login for quoting, or if you need login assistance, click "Find Your State Administrator" to contact your state's designated RLI administrator.



Big "I"
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We're pleased to announce that stand-alone valuable articles coverage has returned to Big “I” Markets.

Catch up on the coverages now available:

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Museum*
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The Stand-alone Valuable Articles Program can be found again on www.bigimarkets.com and is available in all states.

* Earthquake restrictions apply in California. Windstorm coverage restrictions apply in Florida and coastal locations.