

ADVANTAGE.

## Breathe Easily with Coalition

Paul Buse, President of Big I Advantage®

Dan Fulwider was the Government Affairs Coordinator and Membership Liaison for the Independent Insurance Agents of Iowa. His dedication to his community and the causes he believed in inspired all who knew him. In the spirit of and to honor Dan Fulwider, each year Trusted Choice® recognizes one of its member agents for going above and beyond in volunteering time and enthusiasm to causes close to their heart with the Dan Fulwider Award for community involvement.

This year's winner, Frank Jones of Mints Insurance, Millville, NJ, has been on the front lines of advocating for addiction recovery reform. His acceptance remarks at the 2019 Big "I" Legislative Conference resonated with many in the room.

"Many of you have heard the quote, 'Insurance is the oxygen of our economy.' As true as that statement is, Trusted Choice independent insurance agencies are the oxygen of our communities," Jones said. (Click here to watch Mr. Jones receive the award.)

When I heard Frank give that quote, I was immediately taken back to the months after September 11, 2001. Double decade veterans of our industry will remember just how vital insurance was to our economy then. Soon after, congressional action and the Terrorism Risk Insurance Act or TRIA emerged to give our economy the oxygen (aka commercial property insurance) it needed.

Congratulations, Frank, and great quote.

Today, the economy's oxygen I worry about the most is technology and the Internet. Rare is the business that--if you take away their computers and the Internet--that they are not "closed until further notice." That's where insurance comes back into focus only this time it's not just paying for losses but *preventing* those losses.

Coalition cyber insurance, our newest product on Big "I" Markets, is that prevention. Any of their insureds will tell you that the underwriting analysis done by Coalition is very valuable. Many insureds will even tell you the analysis is worth the premium for the losses it helps to avoid.

**"Insurance is the oxygen of our economy."**



Frank Jones receives the Dan Fulwider Award.

Have you ever lost your wallet? You know the feeling, it's like a gut-punch. Ugh! Your mind races, "How do I replace this? What was in there? How much cash did I have?" And on and on.

Then you find it on the floor of the car or between the couch cushions a new feeling washes over you: Relief. Well, that's the feeling you will give your insureds when you give them a Coalition quote, but even better. It's like knowing you can't ever lose your wallet. Ahhh.

Try Coalition! You've read in these pages that failing to offer coverages and/or documenting that you did offer increases your risk of insurance agency E&O claims. Along with flood insurance, uninsured motorist, personal umbrella, in-home business, environmental and others, offering cyber insurance is a real value to your insureds. You should offer it and document you did. Let the client say no.

With Big "I" Markets and Coalition, we make it easy to quote cyber directly on the Coalition site. No more asking for a quote. You are in total control. You can even bulk quote. Admitted options are available now in 12 states, and will be in most states soon. Don't delay, quote your first risk today. Visit [www.bigimarkets.com](http://www.bigimarkets.com).



# Ready, Set, Eagle.

Online access | Exclusively for Big "I" members | A path to direct appointment

Are you rarin' and ready to go as an agent but in need of markets? Big "I" Eagle Agency provides Big "I" member agents with personal lines market access and a path to direct carrier appointment. The program strives to meet your personal lines needs by incubation until you qualify for a direct appointment.

As an Eagle Agent, you get direct, real time, on-line access to the carrier's automation system to quote, bind and transact business. Premium is direct billed and policies are mailed to the policyholder.

Features of Eagle Agency:

- Agency maintains ownership of business
- Direct access into the carrier's portal
- Graduated commissions based on volume
- Possible carrier appointment based on volume and profitability

Eagle Agency company partners include:

- MetLife Auto and Home
- Safeco
- Travelers

(Commercial Lines also available in select states.)

To maintain an Eagle appointment, minimum production commitments need to be met, typically two policies per month per carrier. Once your book of business reaches a determined premium volume with good loss experience you may become eligible for direct appointment.

Not ready for a volume commitment? Access the same markets, plus Progressive, through Big "I" Markets Auto & Home Standard Markets. For more information, log into Big "I" Markets and select "Eagle Agency Appointment Application" under Personal Lines, or contact Big I Advantage® Personal Lines Manager Nancy Doherty at (800) 221-7917 or [nancy.doherty@iiaba.net](mailto:nancy.doherty@iiaba.net).



# Pet Disaster Preparedness

For many of us, our pets are as much a part of our family as any person. They entertain, love us unconditionally, and are trustworthy confidantes. In good times and bad, they're there for us.

Sadly, when disasters strike, we are often caught off-guard when it comes to our pets. To help your clients be prepared, here is a quick guide to creating a pet emergency plan. Feel free to share this information with them in person or via email.

## **Ensure a Safe Place**

If it's not safe for you to stay home, it's not safe for your pets. If a disaster strikes, know what evacuation routes to take and be aware of pet friendly places along the way. Be sure to call ahead, as some places will waive pet restrictions during a disaster.

If you have to seek refuge in an emergency shelter, be aware that generally only service animals are allowed. You may be able to shelter your animal with veterinarians, animal hospitals, and pet boarding facilities.

Keep a copy of your pet's medical records in your emergency preparedness kit, as most facilities will not board animals without this information.

Be aware that animal behavior can change dramatically during disasters. Having a plan for sheltering your pet will help to reduce the amount of stress both you and your pets are under.

## **In Case You're Separated**

Anything can happen during a disaster including being separated from your pet.

It's important to keep recent photos of you with your pet in your emergency kit. If possible, look into having your animal microchipped and be sure to keep your contact information up to date in the system.

It's critical to remember to never leave animals tied or caged indoors or outdoors during a disaster. This can mean the difference between life or death of your pets.

## **Prepare a Disaster Kit**

Just as you should have a disaster kit prepared for you and your family, you should also have one for your pets. When you're putting this kit together, keep these items in mind:

### ***Five days' worth of pet food and water***

Be sure to include bowls and a manual can opener if your pet eats canned food.

### ***Medicines and medical records***

Keep these in a waterproof container.

### ***Leashes, harnesses and carriers***

These items prevent pets from running away under stress.

### ***Litter box/pooper scooper and plastic bags***

Just in case.

### ***Current photo of you with your pet***

This will help anyone who finds your animal identify you as its owner.

### ***A written copy of important things to know***

Things such as your pet's feeding schedule, medical conditions and any behavioral issues in case you have to board your pet.

Learn how to prepare your pets for an emergency evacuation and help them recover afterward. In an emergency, your pets will be even more dependent on you for their safety and well-being. Your family's disaster plans must include your furry family members too. Learn what to do to keep your beloved pets safe!

**Thank you to our Big "I" Flood partner Selective for sharing these tips. Learn more about the Big "I" Flood program at [www.iiaba.net/Flood](http://www.iiaba.net/Flood).**



# Four Auto and Home Options Now Available!

**Auto & Home Standard Markets on Big "I" Markets is your expansive access to four national carriers in most states, and is set up with service centers so you can work directly with the carrier(s) once a new business or BOR policy is issued.**

NEW: Progressive is now available in 48 states and D.C.!

## MetLife Auto and Home

Coverage is available for vehicles, property, umbrella and valuables to members in all states except AK, DC, DE, MI and SC. Territorial and geographic underwriting restrictions may apply.

## Progressive

Coverage is available for vehicles, motorcycles, watercraft and recreational vehicles\* to members in all states except AK, HI, and MA.

## Safeco

Coverage is available for vehicles, property, umbrella, valuables, watercraft and recreational vehicles\* to member agents in all states except: DE, HI, ME, NJ, RI.

## Travelers

Coverage is available for vehicles, property, umbrella, valuables, and watercraft to member agents in all states except: AK, AR, HI, LA, MA, MI, ND, SD, WV and WY. Territorial and geographic underwriting restrictions may apply.

Risks eligible for the Big "I" Markets' Auto & Home Standard Markets program include:

- IFS (insurance financial score) subject to Company acceptability
- No Loss Frequency
- No Violation Frequency
- Minimum Automobile Liability Limit quoted is \$50,000/\$100,000 or \$100,000 CSL
- No Automobile Liability only policies, there must be at least one vehicle with physical damage coverage, except Progressive
- No unprotected dwellings
- No unsupported secondary dwellings
- No mobile or manufactured homes
- No log homes
- No dwellings insured for less than 100% of the replacement

**For more information or to request a quote, log in to [www.bigimarkets.com](http://www.bigimarkets.com) and select Auto & Home Standard Markets from the personal lines menu.**

\*To access the Safeco and Progressive recreational vehicles market please select Recreational Vehicles from the personal lines menu.

# Goldleaf Surety: Reliable, Responsive, Tenacious and Knowledgeable



## Need a bond market?

Let Goldleaf Surety Services' staff of reliable, responsive, knowledgeable, and tenacious specialists assist you and your agency with all of your bonding needs. It is important to us that your client is getting the best experience when it comes to obtaining the bonds they need.

### **Reliable and responsive.**

The bonding experience can often be confusing and stressful to companies that are unfamiliar with the process. Goldleaf's staff is here to make sure the process is seamless. Goldleaf Surety navigates the bonding process and government regulations on behalf of you, your clients, and their companies, transforming a cumbersome process into a chance to prepare their business for bond opportunities now and in the future. Our attention to detail and prompt response time are just two of the items that set us apart.

*"[They] are a very important client to our company so your willingness to field my question late on a Friday afternoon is GREATLY appreciate! You are a lifesaver! We valued your troubleshooting ideas and your willingness to provide guidance is key to why we love to use Goldleaf!"*

### **Tenacious.**

A great work ethic and a willingness to get things done for you and your client is a cornerstone to Goldleaf Surety's commitment to your clients. We think outside the box. When others are restricted by size, specialty division or other constraints, Goldleaf can step in and make securing the bond possible. We know what is critical to obtaining bonds and how to supply you and your clients with feedback to improve bonding ability and limits.

*"I want to commend you on your approach to helping us with this opportunity. I am impressed that you were interested enough in our business and this project to visit the plant and meet with us in person. Also, the flexibility of viewing the contract in 3 parts, (design, construction, and installation) helped us manage risk, and reduced our exposure to retainage on the entire value of the project."*

### **Knowledgeable.**

Goldleaf's staff of surety specialists has a combined 80 plus years of experience in the surety industry. No one else in the industry puts together a more comprehensive and thorough underwriting file than Goldleaf's staff. We know what is critical to the underwriting process and how to provide consultation to clients on changes that can be made now and into the future which will have a direct impact on their bonding capacity. Goldleaf is a surety-only specialist. Our surety specialist can be your agency's "back room" bonding professionals, giving your agency bonding expertise which otherwise may not be available. This in turn allows you to keep a long-term customer from looking elsewhere, or possibly allows your agency to add a significant customer that you have solicited for years.

*"Goldleaf has secured the multi-million dollar bonds necessary to win and complete projects; something no one else has been willing or able to do."*

See how your agency and your agency's clients can benefit from Goldleaf's surety expertise! Big "I" members can contact Goldleaf by logging onto [www.bigimarkets.com](http://www.bigimarkets.com) (select the appropriate bond type from the bond options on the commercial markets menu) or by calling Goldleaf directly at 1-888-294-6747 (ask for Lori Olson).



# 7 things you and your clients should know about water leaks in the home



According to a recent survey by Big "I" Markets' affluent partner Chubb, most Americans don't think about shutting off the water main when they go away on vacation. However, that one small action can save you from tremendous hassle and cost due to water damage. Since water damage accounts for more claims than fire and theft, it may be wise to take a minute and shut off the water before you leave.

To see how much your clients know about water damage – and how likely they are to experience it – share the following questions and answers.

## **1. Do you turn off the water main before leaving on vacation?**

If you said yes, you are one of only 22% who do, despite the fact that 88% know where the water main is and how to turn it off.

## **2. In what month does the most water damage occur?**

If you said August, you were among only 8% of people who got the answer correct. Evidently, most people go away on late-summer vacations and forget (or don't know) to turn off the water main.

## **3. Have you installed a water leak detection device in your home?**

If you have, you're a step ahead of most – and well on your way to having a dry, comfortable home to come back to after vacation. Surprisingly, only 18% of those surveyed have installed a water leak detection device.

## **4. Have you experienced a water leak claim in the last 2 years?**

According to the Chubb survey, 91% of homeowners rate themselves "vigilant" or "doing an okay job" of preventive home maintenance. However, close to half have experienced a water leak in the last two years. Let's hope your preventive maintenance works better than most.

## **5. How much does a typical water leak claim cost?**

Of the home owners who have experienced a leak in the last two years, 57% spent \$5,000 or more on cleanup and repairs, and 15% spent \$20,000 or more. The cost of a water leak detection system is minimal comparatively.

## **6. Have you ever had your appliances inspected?**

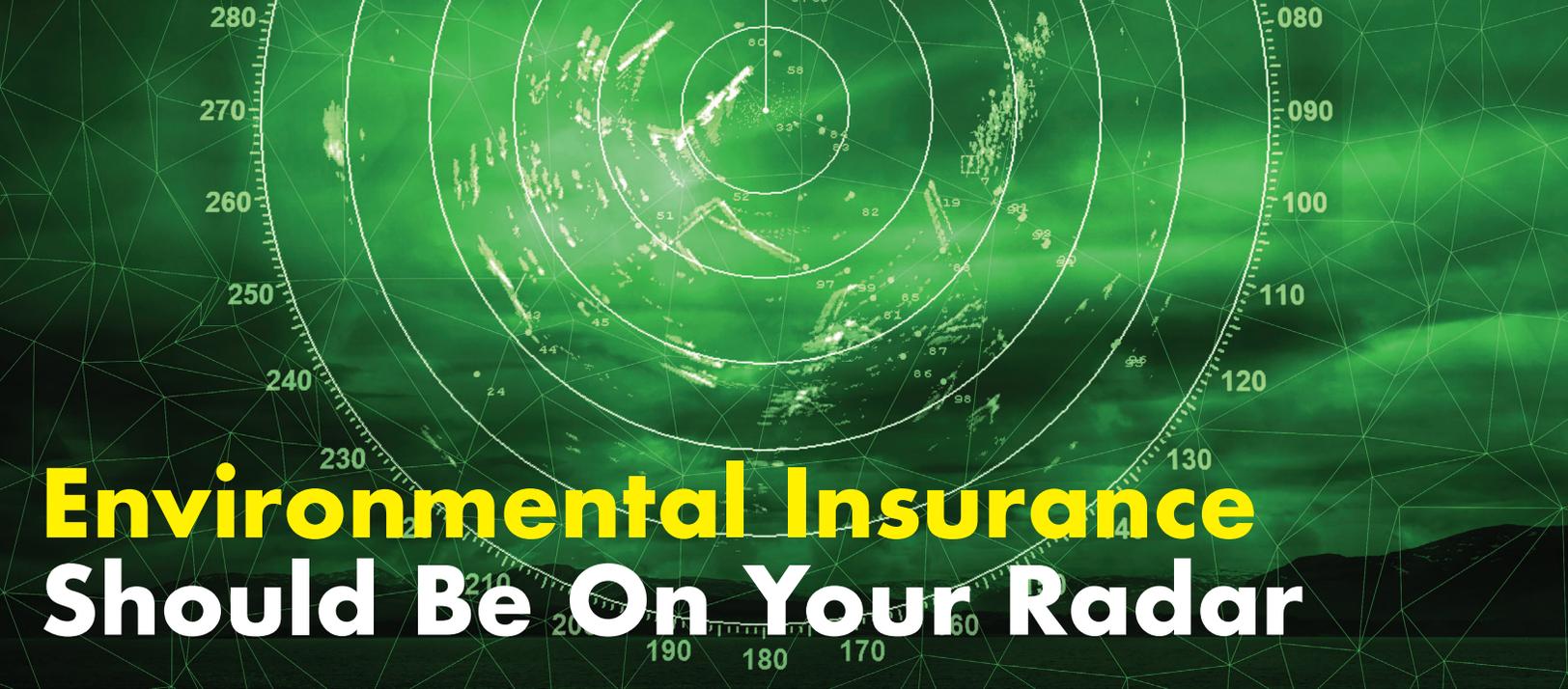
If you have, that's great. The surest way to prevent a water leak is to keep your appliances in good order – and inspect them periodically to make sure there are no issues.

## **7. Which appliance is most likely to leak?**

Plumbing supply systems post the greatest risk of water leaks. However, the majority of homeowners didn't know this. Close to half (49%) thought the water heater was the most likely candidate for a water leak.

For more information on protecting your clients' homes from water damage, visit [www.chubb.com/water](http://www.chubb.com/water).

**Learn more about the Chubb affluent product by logging into [www.bigimarkets.com](http://www.bigimarkets.com).**



# Environmental Insurance Should Be On Your Radar

*By: Aaron Millonzi - Knowledge Coordinator, American Risk Management Resources Network*

One of the most intriguing aspects of the insurance industry is its affinity to adapt. As the world changes around us, the insurance mechanism evolves to keep up (for the most part at least). It can be exciting when some radical, new innovation hits the scene like autonomous vehicles and a new loss exposure emerges that we, as insurance practitioners, need to address.

Take cyber liability, for example. You can hardly open an insurance-related magazine or media outlet's website without seeing a story about a ransomware attack or data theft. If you're like me and get daily blasts from the big media players in our industry, you can bet that at least one headline will be cyber-related. Folks are interested in this loss exposure, because it is present in basically all facets of society from business to politics to entertainment. We're talking about it in our industry, because it has infiltrated almost every other industry.

Environmental insurance is another great example of the insurance industry's aptitude for change. It is a lesser-known line of coverage despite being around longer than cyber coverage and seems to receive less discussion in our industry and presence in the media. Not surprisingly then, environmental insurance exhibits poor market penetration even though almost every business faces some kind of environmental loss exposure. Is it because the topic isn't as consistently covered like the topic of cyber liability and we have sort of "out of sight, out of mind" problem? Or is it a common misunderstanding of how broadly pollution exclusions can be applied to claims that don't resemble the traditional archetype of a pollution loss? Before we tackle these questions, here is a little background on pollution exclusions and environmental insurance.

Society started to realize the horrendous effects that industrial pollution and contamination have on both human beings and the environment, starting in the 1960s. Instances such as the

Cuyahoga River in Cleveland catching fire and the environmental tragedy that was and still is Love Canal were making national news and capturing the country's attention. We began to hold businesses accountable for the harm and damage they caused. Companies suddenly had this new liability, created by environmental loss exposures, that they'd never had to deal with before.

The insurance companies responded to these new loss exposures and added liability by introducing pollution exclusions into almost every General Liability and property insurance policy. They wanted to shield themselves from pollution claims being filed by businesses for contamination events, which is not surprising given these claims were uncharted and were proving to be quite significant in terms of damages. Simply put, pollution exclusions stated that coverage would not apply to bodily injury or property damage arising out of the discharge, dispersal, release, or escape of irritants, contaminants, or pollutants; this applied to releases into or upon land, the

atmosphere or any body of water. So now companies not only faced this new liability, but they also had no coverage for them on their standard insurance policies. Environmental insurance policies were then created to fill the gaps in coverage created by pollution exclusions that were added to most standard liability and property policies.

Pollution exclusions have been modified over the years and their application has evolved greatly since their introduction in the 1970s. At the time pollution exclusions first came into play, they were for insurance carriers to combat the onset of industrial pollution claims. Because of this, they earned the reputation of only applying to these situations, a reputation that has stayed with them for decades. However, modern interpretations of these exclusions have clearly demonstrated that they are much broader reaching.

For example, a popular hotel in Memphis, Tennessee experienced an outbreak of Legionnaire's disease, which is caused by legionella bacteria that often spreads to humans through water droplets that they breathe in. In this case, it originated in the hotel's pool and hot tub. Nine people were infected, and one woman later died. Law-

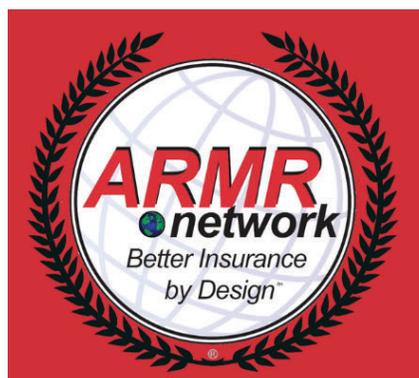
suits were filed against the hotel by the victims and their families. When the hotel attempted to claim coverage for damages from their insurance company, coverage was denied citing the pollution exclusion clause. The hotel is now fighting their insurance company for coverage of the Legionella-related expenses. This example hardly compares to industrial pollution, yet the same exclusion was triggered to deny coverage showing that pollution exclusions have greater reach than what many people believe.

This is just one instance, but there are many more that follow a similar pattern. It's clear that pollution exclusions can be applied to more than just the classic industrial contamination claims. This limited scope or misunderstanding of how broad-reaching pollution exclusions explains why we see underutilization of environmental insurance and why so many businesses are needlessly underinsured for their environmental loss exposures. Many businessowners are sorely unaware that they face some or often significant environmental loss exposures, because pollution exclusions are commonly mischaracterized as only applying to hazardous chemicals or waste.

So it seems that the misunderstanding of pollution exclusions

might be the answer to our original question on what is the driving force behind the underutilization of environmental insurance. But you could also argue that this misunderstanding plays a role in preventing appropriate discussion and proper attention of environmental loss exposures. Most articles that you see about environmental insurance focus around what we would consider traditional pollution claims: oil spills, industrial runoff, air pollution, or hazardous waste cleanup. This in turn influences the underutilization of environmental insurance, because there is not a lot of literature or marketing out there that covers the many other environmental loss exposures like the Legionnaire's outbreak or the manure pollution from above. In reality, there are examples in the news all of the time, we just don't realize it.

I encourage you to check out Big "I" Markets to learn more about the effects of pollution exclusions and environmental insurance. Log in to [www.bigmarkets.com](http://www.bigmarkets.com) and select "Pollution Insurance: Contractors-Commercial Properties-USTs-All Other."

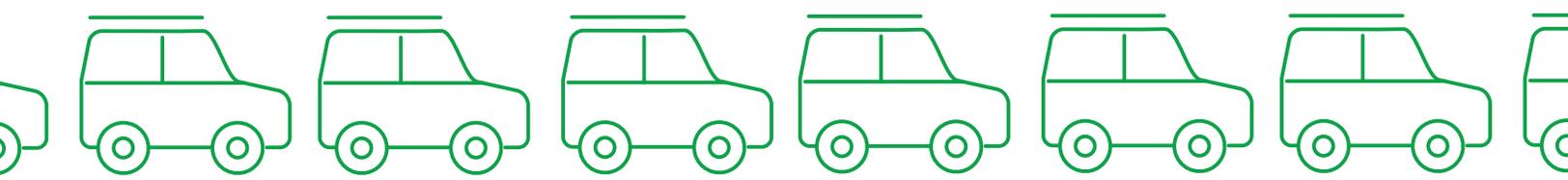


## ENVIRONMENTAL INSURANCE

It's not just for industrial polluters and hazardous waste. Make sure your clients are properly covered.

<https://armr.net> | 1-877-735-0800





# Monoline Commercial Auto

Big "I" Markets offers **Commercial Auto - Monoline** with three carriers from which to choose. Liability ranges from \$1-\$2 million. Coverages and availability vary by state and carrier.

## Travelers

Travelers small commercial auto coverage provides up to 1 million dollars of liability protection and can be written on a monoline basis for classes of business that would be eligible for the Travelers Select MasterPac program.

Travelers will entertain vehicles used commercially, but is NOT a market for:

- Livery services
- Hauling of hazardous materials
- Truckers
- Dump Truck operators

Coverages available but not limited to:

- Liability - \$1M
- Broad range of deductibles
- Ability to write multi-state exposures on one policy
- Hired Auto Physical Damage
- Employee Hired Auto
- Blanket Additional Insured
- Auto Loan Lease Gap

*Travelers Select Commercial Auto is available to members in all states except AK & HI.*

**Questions on this product?**

**Click to contact Big "I" Markets Commercial Underwriter Tom Spires at [tom.spires@iiba.net](mailto:tom.spires@iiba.net).**

## MetLife Auto & Home Business Insurance

MetLife Auto & Home Business Insurance provides dependable and hassle-free coverage to an array of small businesses in your community that use commercial autos and trucks in their daily activity and have a commercial auto fleet of up to nine vehicles. Here are just a few examples:

- Contractors
- Professional and Technical Services
- Retail Businesses
- Wholesalers and Distributors
- Manufacturing and Local Trucking Companies
- Delivery Services

Vehicles (Private Passenger Types and Trucks) with a gross vehicle weight of 20,000 lbs. or less and most trailers are eligible. The vehicles' operational radius (one way) can be 99 miles or less.

Coverages available include:

- Liability Limits from \$100,000 to \$2 Million CSL
- Comprehensive and Collision Deductibles of \$250, \$500, \$1,000, \$2,500 and \$5,000
- Hired Auto/Non-owned and Drive Other Car Coverage
- Business Interruption
- Audio, Visual and Data Electronic Equipment Coverage to \$10,000
- Tapes, Records and Discs Coverage to \$200
- Auto Loan Lease Gap
- Loss of Use

*MetLife Auto & Home Business Insurance is currently available to members in AZ, CA, CT, CO, FL, GA, IL, IN, KY, MN, NC, NH, NJ, NV, OH, OR, PA, SC, TX, WI and WA.*

## Progressive

Progressive Insurance offers a wide range of commercial auto insurance programs to fit the needs of the small business operation. Whether it's for passenger autos or heavy trucks, Progressive can write the policy. We offer robust coverages for a wide variety of drivers and vehicle types, with accurate and competitive pricing that considers each risk independently.

Examples of eligibility include:

- Janitorial services
- Social/health services
- Retail shops
- Religious/nonprofit organizations
- Couriers
- Adult/child care
- Airport/hotel shuttles
- Contractors
- Landscapers and snowplowers
- Concrete/asphalt
- Heavy construction
- Farming and livestock
- Food truck vendors
- Food delivery
- Wholesale route distributors

Progressive offers robust coverage options such as:

- Higher Limits - up to \$2M
- Any Auto Liability
- Hired Auto Liability
- Employers' Non-Ownership Liability
- Drive Other Car
- Roadside Assistance
- Rental Reimbursement

*Progressive is currently available to members in all states except AK, HI & MA.*

*Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).*

# Coalition - Cyber Coverage is now on Big "I" Markets!

Competitive premiums. Comprehensive coverage. Free cybersecurity tools.



Big "I" Markets has partnered with Coalition to bring you a cyber solution that stands apart from the crowd. Coalition offers more than just an insurance policy. All policyholders are provided, **at no additional cost**, automated alerts, threat intelligence, expert guidance and recommendations, benchmarking, and ongoing monitoring.

The product can be quoted within **four minutes or less** using the online Big "I" Markets platform, making it easy to provide a quote for every commercial lines client. All questions, endorsements and cancellations are done through live chat where the conversation can be emailed for your files, making the process fast and efficient.

From the unique pre-assessment of your client's web properties to ongoing policyholder monitoring and protection, Coalition is the cyber solution your agency has been waiting for.

There is no other carrier offering this type of program! **Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).**



# Travelers Now Offers Commercial Drone Coverage

*A building inspector falls while inspecting a roof and is unable to continue inspections.* In the past, this meant hiring a new worker while the inspector recovered. Now, an investment of a few hundred to a couple thousand dollars for a drone means that part of the job can be done from the safety of the ground.

*A worker on a golf course suddenly needs a tool or part that is back in maintenance shed over a mile away.* In the past, this meant trekking back for supplies. Now with a quick call to base, a drone can be loaded up and deliver what is needed. Eventually, autonomous drones will be able to bring it back alone. The worker can keep working instead of diverting back to base.

Drones have been used in agriculture, real estate and aerial photography for years but now commercial drone use is exploding since the FAA relaxed the requirements in 2016. Travelers is now offering drone coverage for Small Commercial and has created a FAQ sheet and a Question Guide to help you sell coverage to your clients.

Travelers Select provides a complete range of coverage solutions and services for business, spanning the entire breadth of the small commercial marketplace. Products and services include all core commercial insurance lines, featuring the industry-leading Master Pac<sup>SM</sup> and Pac Plus<sup>SM</sup> products, commercial auto,

workers compensation, property, general liability and umbrella. They also offers a variety of specialty coverages, including boiler and machinery, inland marine, crime and electronic data processing.

Their goal is to keep their insurance solutions in sync with the changing needs of small businesses, with a particular focus on the following key economic segments:

**Apartments  
Buildings  
Businesses  
Condominiums  
Contractors (small trade)  
Garages  
Manufacturers  
Offices  
Religious Institutions  
Restaurants  
Stores  
Technology  
Wholesalers**

Travelers Select is even more competitive and is submitted under the product name Small Commercial on Big "I" Markets.

ACORD Applications and three-year loss runs will be required. Travelers is available in all states except AK, FL, HI, LA, RI & TX.

**Our other Small Commercial carriers:**

## **Chubb Small Commercial Insurance (SCI)**

Chubb leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except FL, LA, AK & HI.

## **CNA Small Business**

CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. CNA is available in all states except AK & HI.

ACORD Applications and 3-year loss runs will be required.

## **Questions?**

**Click here to contact Big "I" Markets Commercial Underwriter  
Claire McCormack at [claire.mccormack@iiaba.net](mailto:claire.mccormack@iiaba.net).**

# Hey, hey, habitational!

MiddleOak offers two programs  
on Big "I" Markets.



**Worlds Apart<sup>®</sup>** is a property and liability program for **apartment classes** where the insured owns and insures a minimum of 11 rental units on the policy. Occupancy types include: **apartments, student, senior and affordable housing, well-maintained dwelling schedules, and high-value buildings.**

**Capsure<sup>®</sup>** is a property and liability program for **condominium and homeowner associations** with a minimum of 11 units. Occupancies include primary, secondary and non-owner occupied.

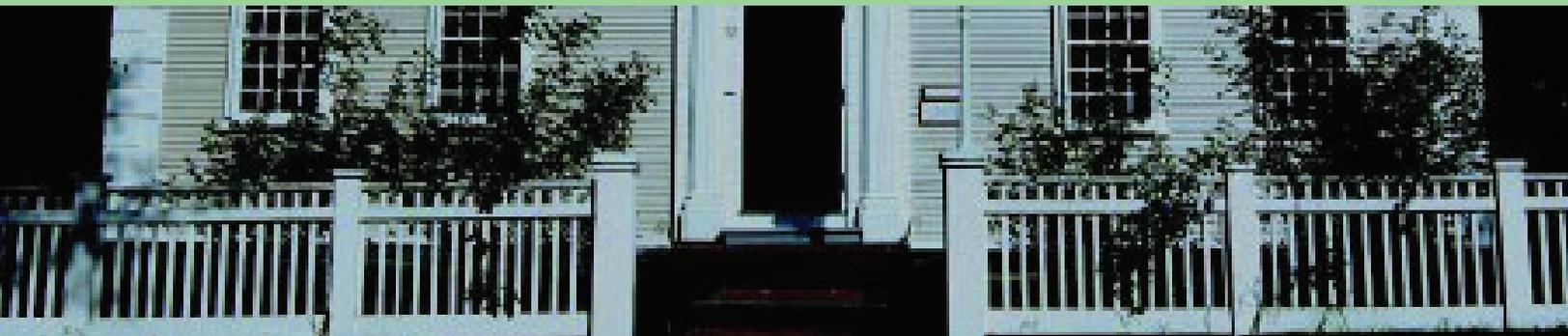
Key program features include:

- 11-unit minimum
- BOP policy
- Direct bill
- Post-1990 desired. All-age construction eligible, as long as roofs and mechanical updates are recent and complete. Specific electrical guidelines on pre-1980 construction.
- Guaranteed replacement cost
- \$1,500 minimum premium
- Credits available for smoke-free properties (Apartment program)
- Actual loss sustained business income – 18 months

**Please contact Claire McCormack at [claire.mccormack@iiaba.net](mailto:claire.mccormack@iiaba.net) or 703-706-5415, or visit [www.bigimarkets.com](http://www.bigimarkets.com) for regional market availability.**

*With Big "I" Markets, there are no fees, no minimums and you own your expirations. Please note that the Big "I" Markets market access program is available exclusively to Big "I" members in good standing.*

Statements herein 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. MiddleOak is part of COUNTRY Financial<sup>®</sup>. Policies issued by COUNTRY Mutual Insurance Company<sup>®</sup>, Bloomington, IL and COUNTRY Casualty Insurance Company<sup>®</sup>, Bloomington, IL.



# Preserving Historic Integrity with AIG

When your clients are insured with AIG Private Client Group, a division of the member companies of American International Group, Inc. (AIG), you can offer a range of coverage options to supplement the homeowners' insurance.

Address the unique characteristics of residences built prior to 1945 by adding historic home coverage to the homeowners policy.

## Consulting Services

Your clients can be reimbursed for using approved consultants with expertise in historic preservation to advise on ways to rebuild or restore the residence after a loss.

## Breakage of fragile items

Additional coverage is provided for breakage of fragile items, such as antiques, china and crystal.

## Landscaping

This coverage can help preserve a historic setting and provides additional compensation for a wide variety of landscaping components.

## Tax credit

If the home is no longer eligible for a tax credit due to a loss, your client can be reimbursed<sup>1</sup> for the actual reduction in tax credit (for one tax year).

## Employment Crisis Fund™

Historic residence owners often have added private staff exposures, such as employing people to conduct tours of the property. For high-profile incidents related to an employee claim of wrongful termination, sexual harassment or discrimination, funds<sup>2</sup> are available to cover the fees of a public relations firm to help minimize damage to your client's reputation.

## Architectural Legacy Services

In addition to superior coverage, we employ a team of specialists with expertise in historic preservation and architectural history. Look to us for complimentary advice on loss prevention and documentation, or help with rebuilding and renovation projects<sup>3</sup>.

### Services include:

- ♦ Comprehensive property risk assessments
- ♦ Custom reports outlining the home's history, archival-quality photography or assistance in preparing a statement of historical significance
- ♦ Customized maintenance plans for character-defining features
- ♦ Recommendations on local specialists trained in historic home craftsmanship, from appraisers to private security firms
- ♦ Coordination with preservation societies and historic review board

Historic home coverage is just one of the many advantages available to AIG policyholders.

**Log in to Big "I" Markets and select "Affluent Program" to learn more.**

1 Up to \$100,000.

2 Up to \$25,000 for all employment crises occurring during the policy period.

3 Availability and scope of architectural services is determined on a case-by-case basis. In some instances, eligibility requirements will apply.



# 6 essential travel tips for jewelry



When it comes time for your clients to hit the road on a summer vacation, protecting their jewelry usually isn't top-of-mind. But it should be for you.

Remember, Big "I" agents have access to Jewelers Mutual – a company that's been insuring jewelry and only jewelry for more than 100 years. With Jewelers Mutual, your clients receive an extra level of protection beyond what would be covered by their typical homeowners or renters insurance.

Offering a standalone jewelry insurance policy is the first step to ensure they have peace of mind for every piece, wherever they go. Jewelers Mutual's policy even extends to worldwide travel.

If your clients are looking to take their engagement ring or another piece along in their travels, there are some other things they should know to keep it safe.

Share these must-have travel tips with them from Jewelers Mutual Insurance Group.

## 1. Document the jewelry you're bringing.

Write down an inventory of the pieces you're taking on the trip. If you need to file a police report for any reason before, during, or after the trip, this proof of ownership will be helpful.

## 2. Alert insurance and customs if necessary.

If your insurance company requires you to notify them of your travels, be sure to make the call. For international travel, you must report the transport of goods valued at \$10,000 or more to customs.

## 3. Know when not to wear your jewelry.

While your valuables are often safest while in your sight, there are activities during which you should take your jewelry off. To name just a few: Swimming, relaxing on the beach, exercising, and when applying sun block or bug spray.

**4. Safe storage at your hotel.** Never leave your jewelry out in your hotel room or inside your luggage. For any expensive jewelry you're not wearing, ask the hotel staff if they have a safe you can use, whether it is in your room or behind the desk.

**5. Conceal expensive jewelry if possible.** If you're in a more dangerous or unknown area, take steps to conceal any expensive jewelry from strangers. Also, stay away from advertising the presence of your expensive jewelry pieces on your social media.

**6. Update appraisal and get insured.** Is your jewelry insured? Does your insurance cover worldwide travel? Make sure you understand your policy, and that you're covered for the most common losses. Be sure to update your jewelry appraisal so the full value is on file before you head out.

Start your client's quote for jewelry coverage at [jewelry.bigimarkets.com](http://jewelry.bigimarkets.com). To learn more, log into Big "I" Markets and click on Jewelry Insurance. Coverage is available to Big "I" agents in all states.

# Bring on the Bling and Many Diverse Things



**BIG**  <sup>SM</sup>  
**MARKETS.**

The **Personal Articles Floater** available on Big "I" Markets has led to some interesting submissions! Here are some examples of diverse items quoted:

- ... a painting in Omaha
- ... a Civil War cavalry officer uniform in Arkansas
- ... a platinum wedding ring in Georgia
- ... a snuff bottle collection in Massachusetts
- ... a Steinway Grand Piano in Houston
- ... a wine collection in New Jersey
- ... 18th and 19th century furniture in Florida
- ... a stamp and coin collection in New Hampshire

The **Personal Articles Floater** on Big "I" Markets offers customized products and services for commercial and personal inland marine fine art and valuable articles. Coverage is available for museums, galleries, private dealers and corporate collections as well as private fine art collections, jewelry, fine wine, silverware, musical instruments, antiques and any collectible imaginable. This program offers many specialized features designed for all types of risks that will appeal to even the most discerning collector, regardless of risk size. The carrier's in-depth knowledge of both personal and commercial exposures allows them to underwrite diverse risks resulting in policies that are individually tailored to meet the unique needs of your insureds.

Working with a specialty company that understands the unique elements of these risks leads to the most competitive pricing, considerably broader and more flexible coverage than your standard homeowners insurer, and expert claims handling.

**Learn more or request a quote today at [www.bigimarkets.com](http://www.bigimarkets.com).**

# Travelers' Risk Management Plus+ Online Portal Redesigned

Travelers has redesigned the Risk Management Plus+ online portal (<https://www.rmplusonline.com>), a robust website designed to help your clients mitigate their management liability and crime exposures for three of the Wrap+ Executive Liability modules.

## Risk Management Services

Risk Management PLUS+ Online<sup>SM</sup> for Employment Practices (with the purchase of the Employment Practices Liability or Directors and Officers liability coverage part): includes online training on topics such as sexual harassment and employee terminations, training bulletins, searchable databases, sample policies and forms, self-audits and unlimited access to employment attorneys.

Risk Management PLUS+ Online<sup>SM</sup> for Plan Fiduciaries (with the purchase of the Fiduciary Liability coverage part): includes reference materials, self-audits and one hour of consultation with ERISA attorneys for general guidance on issues relating to employee benefits and ERISA law.

The portal covers all of their modules and includes:

- Featured articles
- Checklists
- Best practice minute videos
- Podcasts
- A sample employee handbook to help your clients manage not only employment practices risks, but also cyber, crime, directors & officers, fiduciary, kidnap & ransom, and identity fraud exposures.

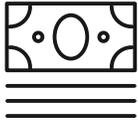
Travelers Wrap+ Executive Liability's modular approach allows you to customize coverage for your clients now and in the future. Options include:

- Directors and Officers Liability Insurance
- Employment Practices Liability Insurance
- Fiduciary Liability Insurance
- Miscellaneous Professional Liability (E&O) Insurance
- CyberRisk
- Kidnap and Ransom
- Identity Fraud Expense Reimbursement



**To access Wrap+, log into Big "I" Markets and select "Wrap+ Executive Liability products" from the commercial product listing.**

*Please note that the Community Homeowners Associations and Healthcare Organization are not currently available through Big "I" Markets.*



## Affluent Homeowners

- ▶ **AIG and CHUBB**
- ▶ **\$500,000 minimum coverage A, no maximum**
- ▶ **Specialized underwriters available to assist**



## Standard Personal Lines

- ▶ **MetLife Auto & Home, Progressive, Safeco & Travelers**
- ▶ **Monoline Auto or Monoline Home available**
- ▶ **Broker of Record changes accepted**



## Non-Standard Homeowners

- ▶ **Lexington Insurance Company**
- ▶ **Coastal or non-coastal, brush exposure, log homes, prior losses, cancelled for non-payment**
- ▶ **\$150,000 minimum coverage A in most areas, no maximum**



## Standalone Personal Umbrella

- ▶ **RLI (Preferred) and Anderson & Murison (Alternative)**
- ▶ **Limits up to \$5 million available (\$1M in NM)**
- ▶ **Excess UM/UIM available in all states**

Big "I" Markets is an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments, competitive commissions and ownership of expirations. More than 30 markets are available.

### **Additional personal lines products include:**

NFIP Flood insurance with Selective  
Personal articles floater (\$500 min premium)  
Jewelry insurance  
Recreational vehicles  
Marine insurance  
Travel insurance

**Product availability varies by state. Get the full scoop at [www.bigimarkets.com](http://www.bigimarkets.com)!**



# The Very Real Reasons Why Travel Advisors are Life Savers

There's no denying that Google has influenced the world of travel and hospitality. But it has also solidified the advantage of human interaction, especially when it comes to the investment of travel. According to Forbes Magazine, on average, "Americans spend 10 percent of their annual income on vacations." That's a lot of money! To get the most out of your investment and to protect it, travel advisors are life savers. Here's why.

## So Many Options

It wasn't long ago when your options of where to stay and how to get there were found in a few "Best of..." books and pamphlets. Now the game has changed, and while endless options can be initially exciting, they typically end up being just downright intimidating.

Travel advisors spend their lives (literally their lives!) studying travel. Say you want to go to Cancun but you want an experience that's truly original. Instead of booking a flight to a standard resort, travel advisors can suggest special experiences and accommodations that may land you the celebrity-status "vacay" you've dreamed of. It certainly isn't easily found sorting through Google's 57 million hits for Cancun.

## Perks on Perks

Sure, you might be able to find a promo code or two on your own, but travel advisors hold the book of perks right in the palms of their hands. We all know the running bill gets longer and longer when you rack up airplane ticket expenses, accommodation costs, meal checks, and excursion charges.

But there's nothing sweeter than also racking up bonuses like free breakfasts, beverage credits, complimentary spa treatments, free valet parking, and ocean-view upgrades. Talk about cherries on top.

## The Magic's in the Details

Have you ever had a chocolate chip cookie with not enough chips? You were probably pretty disappointed. If it only had five more chips, the cookie would've been perfect!

Travel advisors know the chip ratio; they're detail experts. Investing in travel is like building the perfect chocolate chip cookie. If you aren't an expert baker, you're best off visiting your local bakery. Less mess, less stress, less mistakes, less trial and error, and more satisfaction guaranteed!

## The "Oh No" Moment

You just traveled 8 hours in a plane to get to Italy, and your rental car reservation isn't in the company's system. You haven't slept all night, you are ravenous for pasta, and your five year old is tugging on your arm shouting, "are we there yet?"

You can read the rest of this article and learn more travel tips at [blog.travelinsured.com](http://blog.travelinsured.com), the blog of Big "I" Markets partner for travel insurance provider Travel Insured International.

The travel insurance product from Travel Insured International is available nationwide for travel worldwide.

**Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).**

# Are Your Wedding Photographers Covered For Drone Usage?



Wedding photography has become much more than capturing the standard photos and video of the happy day. More and more photographers are adding drones to their portfolio of work to chronical the event from all viewpoints.

Ensure your wedding photographers who work with drones are protected with an RLI Home Business Insurance policy.

Unmanned Aircraft Coverage is liability coverage offered to home business insureds who operate a drone or pay a drone operator to provide services for their business. Owned drones can also be an included business personal property coverage based on a specified peril basis. The annual rating for liability coverage starts as low as \$200 for an unmanned aircraft a photographer may operate or \$100 for the vicarious liability exposures associated with a photographer hiring someone to operate a drone to support their business.\*

\*Unmanned aircraft coverage is not available in the state of New York.



## Coverage Highlights

- ◆ Up to \$1 million in business liability protection
- ◆ Up to \$100,000 of comprehensive coverage for business personal property
- ◆ \$5,000 per person for medical payments to customers injured on-premises
- ◆ Coverage for loss of income
- ◆ The annual rating for liability coverage starts as low as \$200 for an unmanned aircraft
- ◆ Coverage extends to business personal property in transit or temporarily off-premises.

Learn more at [www.iiaba.net/homebusiness](http://www.iiaba.net/homebusiness).

**BIG**  <sup>SM</sup>  
**HOME BUSINESS.**

# Relax...

You've offered each of your clients a personal umbrella policy.



## Right?

It might not be quite as relaxing as a day at the beach, but knowing you've done everything in your power to protect the customers who trust you to help them will go a long way towards easing your mind.

Offering each and every client an umbrella not only protects those who choose to purchase the coverage. It protects your agency from liability. And it protects your book of business, since studies show that customers who have multiple policies are less likely to move their business elsewhere.

As a Big "I" member, you have access to a stand alone personal umbrella program from A+ rated carrier RLI.

**BIG**  <sup>SM</sup>  
**PERSONAL UMBRELLA.**

Our product features:

- ◆ Limits up to \$5 million available (\$1M in NM)
- ◆ Excess UM/UIIM available in all states.
- ◆ The insured can keep their current homeowner/auto insurer
- ◆ New drivers accepted - no age limit on drivers
- ◆ Up to one DWI/DUI per household allowed
- ◆ Auto limits as low as 100/300/50 in certain cases
- ◆ Competitive, low premiums for increased limits of liability
- ◆ Simple, self-underwriting application that lets you know immediately if the insured is accepted
- ◆ E-signature and credit card payment options
- ◆ Immediate coverage available in all 50 states plus D.C.

**Visit [www.iiaba.net/RLI](http://www.iiaba.net/RLI) to learn more or connect with your state's dedicated RLI administrator.**



RETIREMENT SERVICES.



# Are your employees' financial worries affecting your bottom line?

Seven in ten workers are stressed over their finances, which has both physical and psychological impacts that can affect workplace productivity, according to a recent article in 401k Specialist magazine.

No surprise, then, that an emphasis on overall financial wellness for 401(k) plan participants is trending in the retirement community.

Employers can improve their employees' financial wellness by helping plan participants understand that taking control of their total finances can lead to positive outcomes in many other areas of their life. Financial wellness is just that—wellness from being informed and in control.

Enhanced education beyond the 401(k) plan teaches participants how to deal with things such as debt, college loans, large purchases and budgeting. By assisting with real-life situations, financial wellness can help individuals understand and make adjustments in their everyday lives to ease financial pressures. Once they're in control, participants can learn about more advanced topics from financial wellness programs to increase their financial literacy.

By helping employees reduce the stress of financial burdens, you create a positive change that impacts everything from their work habits to their savings.

The Big "I" MEP 401(k) Plan has a great online portal to help you and your participants achieve their financial goals. The My Financial Fitness section contains a wide array of personalized tools engineered to boost financial literacy in an easy and engaging way. It incorporates topics for every stage of life, pinpointed knowledge building exercises, how-to tutorials, games, progress tracking and webinars.

The Big "I" MEP 401(k) Plan, available exclusively to Big "I" members, has helped many agencies fulfill a part of their fiduciary obligation by reviewing their plan expenses and educating them on the true cost of their plan.

***If you are interested in a free, no pressure, apples-to-apples comparison for your plan, please [click here](mailto:christine.munoz@iiaba.net), complete the form and send back to [christine.munoz@iiaba.net](mailto:christine.munoz@iiaba.net).***



# Double-Duty Protection Available Through Crump

As much as 62% of personal bankruptcy is attributable to medical expenses, even though 78% of those who file for bankruptcy hold some form of health insurance, according to a recent Investopedia article that highlights the top five reasons people file for bankruptcy.

It's frightening to think that health insurance isn't enough to prevent the possibility of incurring colossal medical expenses--especially considering that medical expenses are often the result of unplanned injuries, serious illness or disease.

Insurance professionals are armed with a plethora of products they can recommend to help mitigate the unexpected--after all, that's what insurance is all about! Coverages include disability insurance, long-term care insurance, whole life and critical care coverage, to name a few.

But what about those looking for a simpler route? For those who aren't ready to commit to options like LTCi or whole-life insurance, you can offer a double-duty term life product with living benefits, available through Big "I" partner Crump.

This product provides a death benefit combined with the ability to accelerate a portion of the death benefit if the client is diagnosed with a qualifying critical illness.

Learn more about double-duty life here, or visit Crump online to find out how to gain access.

# Choose well and prosper.



## No need to limit your selections (fortunately).

### Group Life Insurance

#### Guardian Life Insurance Company of America

- ◆ Numerous plan options
- ◆ Waiver of premium available
- ◆ Dependent life available
- ◆ Guaranteed issue available to groups of 2+ (with specific requirements being met)

### Group Short Term Disability

#### Guardian Life Insurance Company of America

- ◆ Multiple plan options with various benefit durations
- ◆ Includes maternity coverage
- ◆ Guaranteed issue available to groups of 2+ (with specific requirements being met)

### Group Long Term Disability

#### Guardian Life Insurance Company of America

- ◆ Waiver of premium available
- ◆ Residual disability benefits
- ◆ Two levels of plans available: 60% of earnings and 66 2/3% of earnings
- ◆ Guaranteed issue available to groups of 2+ (with specific requirements being met)

### Group Dental

#### Guardian Life Insurance Company of America

- ◆ Offers a choice in selecting providers with in network and out of network options
- ◆ Comprehensive coverage is available for preventative services
- ◆ Benefits include basic services, major services and orthodontia
- ◆ Available to groups of 2+

### Group Vision

#### Guardian Life Insurance Company of America

- ◆ Two comprehensive national networks to choose from
- ◆ In and out of network benefits
- ◆ Available to groups of 2+

#### We're ready to take your order.

Contact IIABA's Christine Munoz at [christine.munoz@iiaba.net](mailto:christine.munoz@iiaba.net), or visit [www.independentagent.com](http://www.independentagent.com) and click on Employee Benefits from the Products menu.

# “I am confident in the product.”

“The Swiss Re Corporate Solutions insurance agents’ professional liability product is a collaborative product that has the input of IIABA so I am confident in the product. Over the years we have had some minor issues and the claims staff of Swiss Re has been very good to work with. I particularly like their local council, Kevin Nelson. We are able to collaborate very effectively.



The annual loss control sessions are typically valuable to me and force the agency to take a one day per year time out to consider agency E&O. We rotate corporate officers, producers, and service personnel through the sessions every third year so that everyone gets a refresher.”

–Ross Johnson  
President, Mountain State Insurance Agency

## **Prevent.**

Our exclusive risk management resources help your agency avoid making common preventable mistakes.

## **Protect.**

Our superior coverage through Swiss Re Corporate Solutions and our experienced claims teams are in your corner in the event of a claim.

## **Prosper.**

When you know you have the best agency E&O protection, you can focus on growing your most important asset—your business.

For more information or to receive a proposal, visit [www.iiaba.net/EOContact](http://www.iiaba.net/EOContact).





## LICENSED AGENTS. ON-DEMAND.



On-demand answering service so there is ALWAYS a human picking up your phones.



Agents are ready to answer your customers' insurance-related questions.



Based in the USA, our call centers are staffed with agents ready to meet your needs.



Detailed call reports containing important call data providing deeper insights.

### Big "I" Member Exclusive Pricing

**One time set-up: \$250**

We make sure your phones are set-up to easily roll your calls to us at your leisure.

**Monthly: \$99/60 minutes**

You receive a bank of 60 minutes of call answering services each month.

**Overage: \$1.30/minute**

If you exceed your bank of minutes it's only \$1.30/minute through the end of the month.

# CALIPER<sup>TM</sup> essentials

## for Selection



### Features:

- Is available in five report types:
  - Management
  - Sales
  - Service
  - Technical
  - Other
- Is written for the client's specific job
- Provides consultant's recommendation with regard to job fit
- Presents candidate's natural behaviors and behaviors to investigate
- Comes with behavioral interview questions
- Comes with tips for the manager to support the candidate's success if hired
- Includes a graphical representation of an individual's traits, motivators, preferences, stressors, and overall potential

### Benefits:

- Uses Caliper's validated assessment science, alongside a Caliper Consultant's expert judgment and understanding of the client's specific job and company culture to develop a recommendation
- Works effectively with unique roles or hybrid positions
- Offers individualized behavioral interview questions to probe further into a candidate's potential

### Best Uses:

- For clients who want an expert analysis of the candidate relative to the specific job and company culture
- For clients who want flexibility in terms of the jobs assessed and report context
- For unique jobs that have a limited number of incumbents

### Description:

Caliper Essentials for Selection is a robust report that combines insights about an individual's style with data-driven behavioral potential. It sheds light on strengths and challenges and provides valuable content that can be used in the next phase of the hiring process. It utilizes all 22 of the traits measured by the **Caliper Profile**, and it includes an expert debrief, a consultant recommendation score, behavioral interview questions, and tips for the manager.

**BIG**  <sup>SM</sup>

*If you would like to learn more about hiring productive people, improving employee engagement or developing a more effective team, please visit [www.calipercorp.com/iiba](http://www.calipercorp.com/iiba) or call us at (609) 524-1200 and identify yourself as a Big "I" member.*