

The New & Improved Big "I" Virtual University




A Guided Tour



The Trusted Choice®




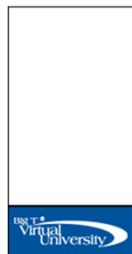


Independent Insurance Agent



Accessing the VU

- www.independentagent.com/VU
- www.iiaba.net/VU
- www.bigivu.com
- Your state association web site...for example:



The Trusted Choice®

Independent Insurance Agent

Most, but not all, state associations link to the VU web site.

The graphic above was taken from the Arizona association which is one of the biggest promoters of the VU.

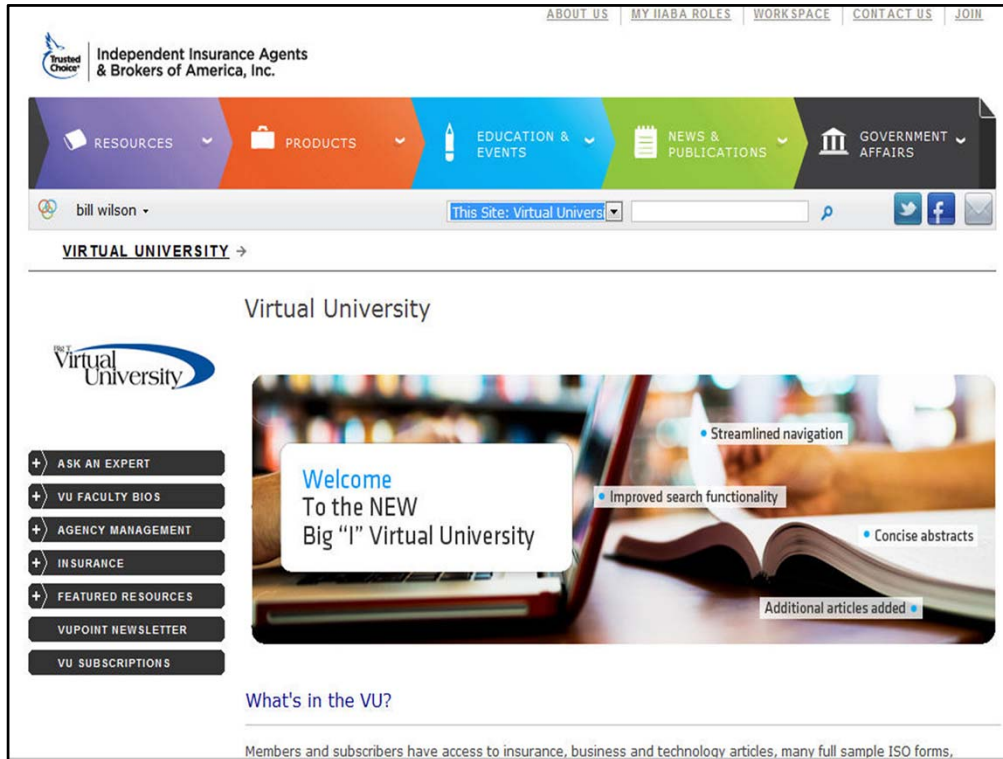
If you Googled “virtual university” prior to the move to the new platform, the VU came up 2nd or 3rd on the first page of Google results because so many state association (and other) web sites linked to the VU home page or to articles within the VU. Now we’re on the third page at about 28th place. The most important component of Google rankings is how many other web sites link to yours. With the change in platform, all of our links beyond the home page are not different, so links from other state associations are no longer valid. We can assist you in updating any links you have to the VU that no longer work.



VU Home page

- Navigate among the Big I family of web sites
- Navigate within the Virtual University
- Search among the Big I family of web sites
- Search within the Virtual University





Navigation among the national web sites is done using the multi-colored drop-down menu bar at the top of the page.

Navigation within the VU is done using the expandable menu on the left side of the page. If a menu item has a plus (+) sign, you can click it to access submenus.

The VU menu system was completely re-engineered so that there are fewer menu choices, making it less daunting to navigate the web site. For important was the change in the Search function....

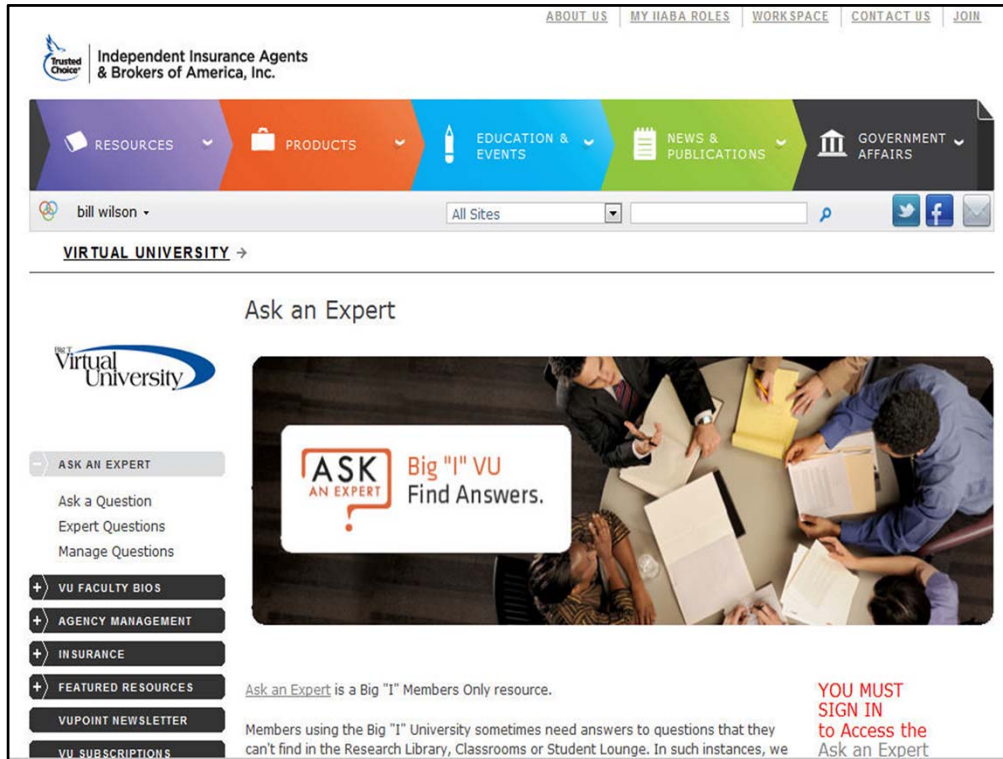
You now have a choice of searching just the VU or searching all of the Big "I" web sites. If you're looking for information on producer compensation, you can search "All Sites" or "This Site: Virtual University." If you choose "All Sites," the search results will include VU articles, magazine articles, and other information.



“Ask an Expert”

- About 300 questions answered in the first month of the new VU and over 30,000 since the original VU launch 13 years ago
- 3-5 business day turnaround on questions, with many much sooner (96 seconds is the record so far)





The new “Ask an Expert” area has three components.

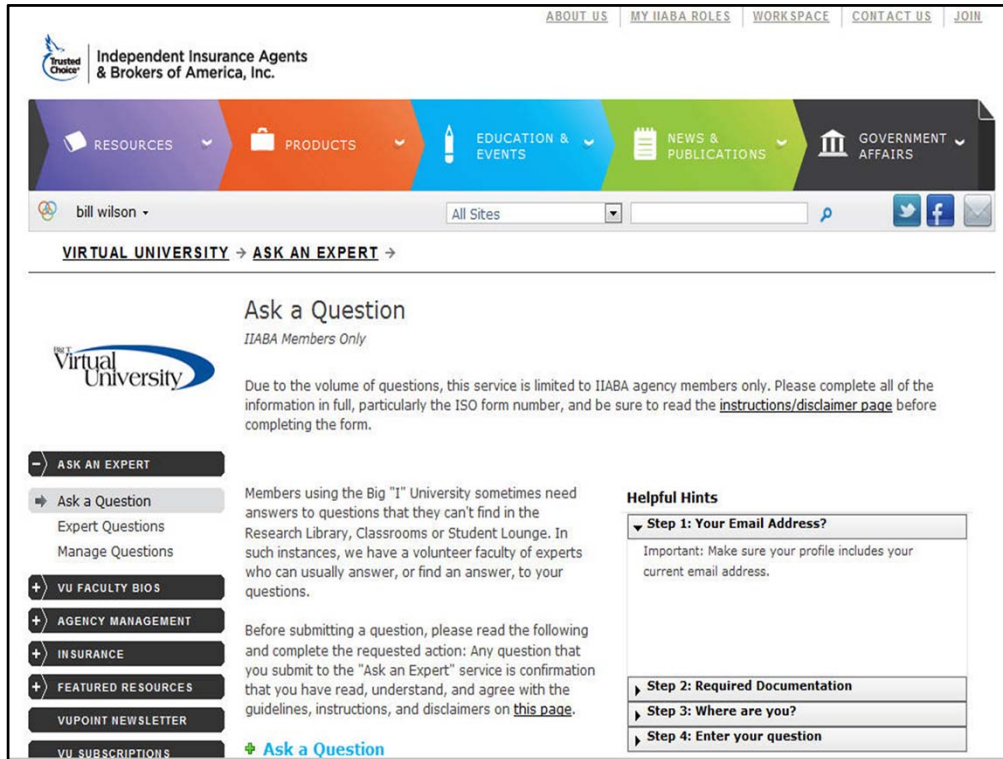
Non-members or anyone not logged in to the web site(s) will only see this page and cannot ask a question.

Agents will only see the “Ask a Question” menu item.

VU faculty will only see the “Expert Questions” menu item.

Selected Big “I” staff members can see those areas AND the “Manage Questions” menu item.

We strongly encourage members to use this forum to pose coverage and other questions since it enable us to seek input from a variety of experts and maintains a permanent log of the Q&A. Currently, well over half of all technical questions are sent directly to Bill Wilson via email which circumvents the usefulness of this VU feature. For that reason, priority is given to questions submitted through the AAE service.



Only Big “I” members can submit questions and they have to be logged in to do so.

It is important that they read the Instructions/Disclaimer linked in the first paragraph on that page.

There are Helpful Hints that remind them to provide certain information necessary to answer their question.

They will soon be able to attach documents to their questions such as proprietary insurance policies...in the meantime, we’re doing this via email.

Also, there is an alert feature that will soon be functional that tells them that they submitted their question successfully and alerts them when a response is added.

Whenever the agent returns to this page in the future, they will be able to view a permanent record of their questions and our responses.

VIRTUAL UNIVERSITY → ASK AN EXPERT →

Expert Questions

IIABA Experts Only

Due to the volume of questions, this service is limited to IIABA agency members only. Please complete all of the information below in full, particularly the ISO form number, and be sure to read the [instructions/disclaimer page](#) linked below before completing the form.

ASK AN EXPERT

- Ask a Question
- Expert Questions**
- Manage Questions

VU FACULTY BIOS

AGENCY MANAGEMENT

INSURANCE

FEATURED RESOURCES

VUPOINT NEWSLETTER

VU SUBSCRIPTIONS

Members using the Big "I" University sometimes need answers to questions that they can't find in the Research Library, Classrooms or Student Lounge. In such instances, we have a volunteer faculty of experts who can usually answer, or find an answer, to your questions.

Before completing the form below, please read the following and complete the requested action: Any question that you submit to the "Ask an Expert" service is confirmation that you have read, understand, and agree with the guidelines, instructions, and disclaimers on [this page](#).

Helpful Hints

▼ Step 1: ...

Abstract content only

► Step 2: ...

► Step 3: ...

► Step 4: ...

Questions

<input type="checkbox"/>	<input type="checkbox"/> Subject	Replies	<input type="checkbox"/> Created By	Last Updated	Issue Status
<input type="checkbox"/>	Susie's second test questions with an attachment	0	Susan Bonner	11/29/2012 12:28 PM	Closed
<input type="checkbox"/>	Jason cass test question	2	Jason Cass	11/30/2012 2:19 PM	Resolved

If Bill Wilson can answer the question, he responds ASAP, sometimes immediately, but almost always the same day or within 24 hours.

If the question requires a collective response, he can assign the question to specific individuals and they will be notified that a question awaits them. The questions are posted anonymously so that faculty members cannot see who is asking the question.

The VU faculty member can then respond to the question. When an adequate number of responses are in place, Bill can activate them so that they can be viewed by the person asking the question. As soon as the Alert feature is ready to go, the agent will receive an email that there is a response to their question.

In the future, each faculty member can visit this section to see what questions they have responded to.

ASK AN EXPERT

Ask a Question

Expert Questions

Manage Questions

+ VU FACULTY BIOS

+ AGENCY MANAGEMENT

+ INSURANCE

+ FEATURED RESOURCES

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Helpful Hints

▼ Step 1: ...

Abstract content only

▶ Step 2: ...

▶ Step 3: ...

▶ Step 4: ...

Questions

<input type="checkbox"/>	<input type="checkbox"/>	<u>Subject</u>	<u>Created By</u>	<u>Replies</u>	<u>Last Updated</u>	<input type="checkbox"/> Assigned To	<u>Issue Status</u>
<input type="checkbox"/>	<input type="checkbox"/>	Auto coverage - Symbol 19-mobile equipment <small>NEW</small>	Michele	1	1/10/2013 11:12 AM		Active
<input type="checkbox"/>	<input type="checkbox"/>	Adding Individual Unit Owner mortgages to Master Condominium Property Policies <small>NEW</small>	Tamara	1	1/9/2013 5:40 PM		Resolved
<input type="checkbox"/>	<input type="checkbox"/>	Loss of Rents	Bill	1	1/8/2013 4:57 PM		Active
<input type="checkbox"/>	<input type="checkbox"/>	E&O Procedural Audit Form	Lisa	1	1/8/2013 4:55 PM		Resolved
<input type="checkbox"/>	<input type="checkbox"/>	Personal Umbrella Insurance	Paul	1	1/8/2013 4:50 PM		Resolved

Currently only 3 Big "I" staff members have access to this area which houses a permanent record of all AAE Q&A since the new VU went live.

The status of current questions can be viewed. If the question has not yet been answered, it has an "Active" status. If it has been answered, the status is marked "Resolved."

If agents have a follow-up question, they can return to the "Ask a Question" page and a link will connect them to their original question where they can reply to our faculty response and continue the dialogue.



Faculty Bios


- Agency management experts
- Insurance experts
- Technology experts
- Non-faculty experts

Al Diamond
Howard Candage
Chris Burand
Steve Anderson
Virginia Bates
Bryan Tilden
Dave Sanborn
Craig Stanovich
Chuck Schramm
Dean Brooks
Don Malecki
Greg Deimling
Jim Harrison
Patrick Deem
David Thompson
Rick Betterley
*And about 3 dozen
more...*



VIRTUAL UNIVERSITY → FACULTY-BIOS → COVERAGE-EXPERTS →

Insurance Coverage Experts




The experts

- ▶ Allen Messer
- ▶ Barry Zalma
- ▶ Bill Wilson
- ▶ Bryan Tilden
- ▶ Charles Comiskey
- ▶ Chris Amrhein
- ▶ Chuck Schramm
- ▶ Craig Stanovich
- ▶ David Sanborn
- ▶ David Surlis
- ▶ David Thompson
- ▼ Dean Brooks

[+ ASK AN EXPERT](#)
[- VU FACULTY BIOS](#)
 Agency Management Experts
[▶ Insurance Coverage Experts](#)
 Technology Experts
[+ AGENCY MANAGEMENT](#)
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Dean Brooks, CPCU, CLU, ALCM has worked in the insurance industry for 38 years as an independent insurance agency owner, insurance company senior executive, educator, expert witness, author, insurance technician and industry leader in forms development. Click Dean's photo to email him.

CAREER SUMMARY

Dean has worked in the insurance industry for 38 years as an independent insurance agency owner, insurance company senior executive, educator, expert witness, author, insurance technician and industry leader in forms development. He is a graduate of Drake University and has earned the Chartered Property Casualty Underwriter (CPCU) designation, the Chartered Life Underwriter (CLU) designation and the

All of the VU faculty contribute their time and expertise absolutely free as a service to the Big “I” and its members. Many of our volunteer faculty are professional consultants and educators. Their usual consulting fees range from \$150 an hour to \$920 an hour.

We have responded in detail to some questions that, if this service was fee based, would have cost over \$3,000 for the collective expertise provided free of charge as a member service.

We have been successful in getting initially denied claims overturned and paid hundreds of times, resulting in many happy insureds and satisfied agents that have been able to retain accounts (and educate adjusters!) using the VU AAE service.

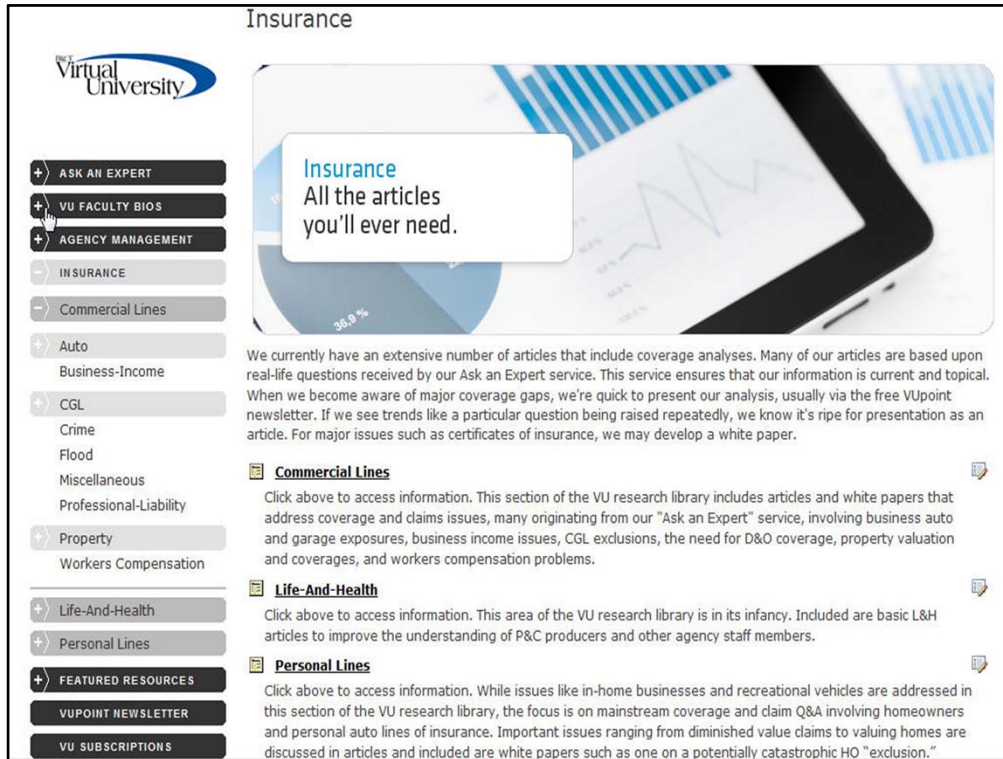
We have been told by more than one state association that they have retained a member because their dues get them access to the VU and this service. In one case, an agent saved a HUGE account when our coverage analysis convinced the insurer to pay an initially denied claim and the state exec said this was a main reason he continued his membership.



Library

- Hundreds of articles on insurance coverage and agency management issues
- Links to selected ISO forms
- Free consumer articles for your customers
- Ace Insura articles (coming soon)





The main areas of the new library are the Insurance section (primarily personal and commercial lines articles) and the Agency Management section (which has articles on agency valuation, staff compensation, perpetuation, etc.).

A big advantage of the new technology platform is that we can make a page public or private with the click of the mouse. Most of the VU is password-protected but on occasion, we want to make an article visible to the general public so we can send, for example, a reporter or regulator a link to the article.

The new menu structure was totally revamped from the old web site where agents often found it difficult to click through layers of menus. The new web site has been greatly streamlined.

In addition, almost every article in the database has been reviewed for currency and updated as needed. We still have some areas to go but they should be finished perhaps by the time of this meeting.

This page is from the “Additional Insureds” topic within the CGL article library. Articles are now listed alphabetically and a brief abstract is included in the listing.

Even though this is much improved over the old listing of dozens and dozens of article titles on one page, the Search feature is now the best way to locate information in the library.

The new technology platform has an infinitely more robust Search feature than the old web site. Many users no longer bother with the menu and simply enter a phrase or series of keywords to search the VU.

Each article also has “tags” or keywords associated with it. These “tags” were mutually agreed to by the VU and magazine staff so that someone searching for a word that matches a tag will be assured of getting hits on the VU and magazine articles that are pertinent.

The screenshot shows the Virtual University website interface. At the top, there is a navigation menu with categories: RESOURCES, PRODUCTS, EDUCATION & EVENTS, NEWS & PUBLICATIONS, and GOVERNMENT AFFAIRS. Below the menu is a search bar with the user name 'bill wilson' and a dropdown for 'All Sites'. A breadcrumb trail reads: VIRTUAL UNIVERSITY → INSURANCE → COMMERCIAL LINES → CGL → EXCLUSIONS →. The main article title is 'Is Liquor Liability Needed in a BYOB Establishment?' by 'VU Faculty'. The article text discusses liquor liability coverage for various establishments. On the left side, there is a 'Show Menu' button and a 'RELATED ARTICLES' section with several links: 'ADJUSTERS GONE WILD!', 'ADJUSTERS SAY THE DARNEDEST THINGS', 'ANOTHER LOOK AT CARE, CUSTODY OR CONTROL', 'CARE, CUSTODY & CONTROL IN PROPERTY MANAGEMENT', 'CARE, CUSTODY & CONTROL IN STORAGE WAREHOUSES', and 'CARE, CUSTODY & CONTROL IN THE CGL'.

A terrific new feature of the new VU web site is that, if you are reviewing an article, on the left side you'll find a list of "Related Articles" that will allow you to dig deeper or broader into a subject.

Note also, under the colored menu near the top of the page that there are "breadcrumb" links so you can tell where you are in the VU and navigate backwards without have to hit your Backspace key multiple times. To go from this article back to the main Insurance menu requires on click of the mouse, not 4 clicks of the Backspace key.




Featured Resources

- Certificates of insurance
- “Where you reside” HO issue
- Disaster information and resource links
- Consumer articles
- Terrorism (coming soon)




Certificates of Insurance Resources



- [+ ASK AN EXPERT](#)
- [+ VU FACULTY BIOS](#)
- [+ AGENCY MANAGEMENT](#)
- [+ INSURANCE](#)
- [- FEATURED RESOURCES](#)
- [Certificates of Insurance Resources](#)
- [Where You Reside](#)
- [Disaster Planning Resources](#)
- [VUPOINT NEWSLETTER](#)
- [VU SUBSCRIPTIONS](#)

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We have published a white paper and a number of articles that address many of the problems faced by agents when dealing with certificates. Formerly only available to Big "I" member agencies and paid VU subscribers, this paper and many of the related resources are now being made available to everyone with an interest in issues involving certificates of insurance.

On this page you will find links, pages and downloads for Certificate of Insurance related information, including an excellent "best practices" white paper from our Texas association.

Official Policy and White Paper

- [Official Big "I" Policy on Certificates of Insurance](#)
- [Certificates of Insurance White Paper Executive Summary](#)
- [Certificates of Insurance White Paper](#)

Quick Links (member/subscribers only material)

- [ACORD and Notice of Cancellation Primary/Noncontributory Issues 1](#)
- [Primary/Noncontributory 2](#)
- [The "Primary and Noncontributory" Myth](#)
- [Indemnity Agreements & Agent Affidavits](#)
- [Certificates - What Do They Really Cost?](#)

Are you logged in?

You will find more certificate-related articles by logging in the VU and searching for "certificates."

If you work for a Big "I" member agency and don't know your unique login, you can [reset or retrieve your password online](#) using your email address.

“Featured Resources” are areas of the web site that serve as centralized repositories of articles or other information that are very current or important.

Since this screen shot was taken, we have added over two dozen Consumer Articles that member agencies can use to send to their customers, include in agency newsletter, post on their web sites, and so forth. We are working on moving the old web site’s Terrorism reference area to the new site.

Any article that is written by association staff or “The VU Faculty” can be distributed by Big “I” member agencies to their customers for free as long as our copyright is included and the source of the information referenced.

Some important topics like Certificates and the “Where You Reside” homeowners problem include public documents that can be accessed by anyone.




Newsletter

- Free bi-weekly email newsletter
- Over 16,000 subscribers
- Available to insurers and others to promote the VU and Big “I”
- Voted #1 industry newsletter in a national poll




VUpoint Newsletter



- [+ ASK AN EXPERT](#)
- [+ VU FACULTY BIOS](#)
- [+ AGENCY MANAGEMENT](#)
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The VUpoint FREE bi-weekly email newsletter

The VUpoint newsletter is emailed every other week to subscribers around the world. Although the majority of subscribers reside in the U.S. and Canada, we also have readers in over 70 countries.

Each issue of the VUpoint includes articles on:

- Personal lines coverages,
- Commercial lines coverages
- Agency management
- Sales and marketing
- Customer service, and
- Technology and the internet.

You do NOT have to be a Big "I" member or VU subscriber to [subscribe to the newsletter](#), though there are features only available to members/subscribers. For the expanded issue of the newsletter and access to bonus information, please login.


From the editor
The VUpoint will be delivered in an abbreviated version for the next month as development of the new VU continues.

VUpoint Highlights:
Vol. 13, No. 21
December 14, 2012

From the editor
In Memoriam: Bob Ross

Personal lines article
[Allstate Renters Insurance Study Build It and They Will Sue](#)

Commercial lines article
[Business Income and Mortgage Payments](#)



"I am one of your newer subscribers and, while I work on the 'company side,' I appreciate your newsletter very much. Not only am I teaching a CPCU class here locally, but have also recently been recruited to teach some continuing ed for agency licensing.

This is the page where anyone can subscribe to the VU newsletter. The purpose of the newsletter is keep the Big "I" in the minds of industry personnel (agents, underwriters, adjusters, risk managers, etc.) and to drive traffic to the Big "I" web sites.

Last year, the VU had 156,000 visitors and averaged over 13,000 hits per day. It is currently the most consistently heavily trafficked area of the Big "I" web sites.

The VU newsletter is a valuable informational and PR tool for the association. Still, with "only" 16,000 subscribers, given the number of staff in member agencies, our readership should be several times this number.



Subscriptions

- Free to member agencies
- Individual subscriptions available to nonmembers
- Special subscriptions for college insurance degree programs and InVEST faculty



Virtual University Subscriptions

Already a Big "I" member?

An agency will join the Big "I" at the state level and is also a member of the national association. If your agency is a current member of the Big "I" then access to the VU is included as a member benefit all you need is your login and password.

[Don't know your login/password?](#)

Be sure everyone within the agency has their own information as it used for all member-only areas of the web and the online learning area of the VU.

Not a member?

Agency - [Review membership specific to your state and join the Big "I."](#)

Subscription Rates

Regular Subscription - [Subscribe to the VU for \\$395 annually.](#)

Company - All company partners who contribute \$15,000 or more to IIABA partner programs are eligible for 10 complimentary subscriptions and a discounted rate. [Subscribe to the VU for \\$95 annually.](#)

Insurance Educator - Teach insurance at an institute of higher learning? [Subscribe to the VU for \\$75 annually.](#)

Please note that company and insurance educator subscriptions are subject to verification.

Individual nonmember subscriptions to the VU are available for \$395.

“Partner” companies may get free and discounted subscriptions for their staff members.

State association associate members are not currently eligible for discounted access since their dues go entirely to the state association and do not financially support the VU in any way.

The lowest subscriber fee is reserved for college insurance degree programs.

We do not actively promote nonmember subscriptions, so they are not a major source of VU funding.



Webinars

- Offered live then archived
- About 7,000 people attended our certificates of insurance webinar
- CE approved if filed by state associations
- Priced per connection so entire agency staff can view for one low price



Big "I" EDUCATION

Recorded Webinars

If you registered and paid for a live Webinar session and would like to access the recording there is no additional fee. The link will be emailed to you within seven business days after the live session.

No portion of the document or presentation contained in the purchased links may be reproduced in any manner without the prior written consent of IIABA. As well, the link provided in this document may not be posted on any public or private website without the prior written consent of IIABA, nor forwarded to others for their use.

Webinar recording files provided via Vimeo

LIVE WEBINARS

RECORDED WEBINARS

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Technical Topics

2012 ISO Commercial Property Changes
[Purchase for \\$79](#) (120 minutes)
 Presented live on December 5, 2012

For the first time in 5 years, ISO has made numerous changes to its commercial property policy forms and endorsements. Most policy forms are being revised and many endorsements are being added, revised, or withdrawn. Over 40 individual changes are being made, along with considerable editorial and minor miscellaneous changes. This webinar provides an overview.

NCCI Experience Rating Split Point Change
[Download for free](#) (60 minutes)
 Presented live on July 30, 2012

The NCCI has filed an experience rating plan change (filing E-1402) that may have a greater adverse impact

Best Practices

Using the Best Practices Study - Your Guide to Agency Growth, Profitability & Value
[Download for free](#) (60 minutes) - [check back for link](#)
 Presented live October 2010

Best Practices Expert Shirley Lukens will walk through the 2010 Best Practices Study results and how these business strategies can be adopted and used for improving your agencies bottom line and enhance agency value. Learn more about why this study has become one of the most valued research in the industry.

The Power of FIVE - [check back for link](#)
 Purchase for \$250 (Five 60 minute webinars)
 Presented live March 2012

1 - FIVE Best Practices of Effective Leaders
 Directly from the Best Practices studies, adapted for the times – leadership is the beginning of success! Learn five simple steps that are easy to remember and give

We have been offering 6-8 national webinars a year. This is the major source of external VU funding.

Unlike webinars offered by most vendors, if CE is not needed, the entire agency can view one of our webinars for the same price if they broadcast it on a single internet connection in a conference or meeting room.

On average, 5 people are viewing our webinars at each location and as many as 60 or more at some locations.

No one outside the Big "I" family is providing this quality of insurance education for such a low cost.

Webinars are archived and participants can view them multiple times. In addition, we usually compile Q&A documents from each webinar and distribute them to the participants within a week of the live viewing. We've had Q&A documents as large as 30 pages. This is included in the low webinar price.



Questions?

