

# MEMBER RESOURCES



*We are here to help you grow your agency.*



Nevada Independent  
Insurance Agents



[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)







Empowering Trusted Choice®  
Independent Insurance Agents.



## Big "I" Benefits Highlighted in this Kit

### Trusted Choice®

Marketing Reimbursement + Resources 5-7

### Big I Advantage®

Summary of Advantage Programs 8  
Big "I" Markets 9  
Coalition Cyber Liability 10 -12  
Small Business Cyber 13  
Small Commercial 14  
Habitational 15  
Personal Lines Programs 16  
Eagle Agency 17  
Personal Umbrella 18-19  
In-Home Business 20  
Big "I" Flood 22-23  
Big "I" Professional Liability 24-26  
E&O Happens Risk Management Website 27  
Big "I" Employee Benefits 28  
Crump Employee Benefits 29  
Big "I" Business Resources Product Summary 30  
Caliper Employee Assessment Tools 31  
DocuSign E-Signature Solution Discount 32  
Big "I" Call Answering Center 33

### Big "I" Working for You – Advocacy and Expertise

Summary of Programs 34  
ACORD 35  
Virtual University 36  
Agents Council for Technology 37  
Big "I" Hires 38  
Government Affairs 39

### Keeping you informed

Publications and Events 40-41  
Website Access and Contacts 42-43



# Enhance your marketing in 2020!

Get up to **\$1500** back via the **Marketing Reimbursement Program!**

## Option 1:

Up to **\$750** back for cobranding your marketing materials with the Trusted Choice® logo!



## Option 2:

**\$500** reimbursement for creating a new website through our partnership with web.com.

Amount fully covers set-up fee and first month of service.



## Option 3:

Upgrade your trustedchoice.com agency listing to become an **Advantage subscriber** and receive a **50% reimbursement on your first 3 months of service of up to \$250!**



Visit [trustedchoice.com/agents](https://trustedchoice.com/agents) for more info!



# Trusted Choice<sup>®</sup> RESOURCES



**CONTACT US:** [trusted.choice@iiaba.net](mailto:trusted.choice@iiaba.net)

[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)

As a key part of the Big "I", we're the top brand for independent insurance agents.

Trusted Choice<sup>®</sup> is designed to amplify your local marketing efforts and highlight the value that independent insurance agents bring to consumers. All members automatically get access to these materials that will benefit your business and in turn your bottom line.

Learn more about our branding resources below, and discover our robust training programs, reimbursement & referrals benefits on the back.

## FREE BRANDING RESOURCES

### Trusted Choice Logo Download

Take advantage of the National branding power of Trusted Choice by accessing a variety of logo options for use on your agency website, printed materials and in other marketing efforts.



### Customized Advertisements

Let us customize a campaign ad in a format of your choice, from radio, TV and various print materials. Trusted Choice marketing materials are designed with your agency in mind, and our in-house designer will customize these materials for you.



VIDEOS



PRINT ADS



EMAIL BLASTS



DIRECT MAILERS



### Content to Share

Access our database of premade consumer marketing materials including articles, images and infographics for use on social media or to share with potential and current clients. More content is always being developed.



SOCIAL MEDIA  
GRAPHICS



ARTICLES



INFOGRAPHICS





# WE'RE EMPOWERING THE EXCEPTIONAL

*Gain a competitive edge by utilizing our tools to strengthen your online presence, reimbursement benefits, referral support initiatives and education-rich training programs.*

## TOOLS TO STRENGTHEN YOUR ONLINE PRESENCE

**Digital Reviews** Is your website optimized? Need some help with social media? Our Digital Reviews provide a one-on-one consultation and detailed report. Gain insight on improving your agency website, how to optimize for SEO and the user experience, as well as a review of your social media outlets. Learn how to create or improve your website and/or social media accounts. You'll walk away with an actionable report that spells out your next steps.

**Partnership with Web.com** Trusted Choice has partnered with industry leader web.com to provide Big "I" members with a preferred partner for website services. Three modern, conversion focused templates were designed for exclusive use by Big "I" members and were created specifically with the needs of independent insurance agents in mind. Web.com has a full support team available to onboard and assist participants with transitioning to a new platform.

## REIMBURSEMENT & REFERRALS

**Branding Reimbursement** Trusted Choice will reimburse a portion of expenses incurred by Trusted Choice agencies when cobranding advertising and marketing materials; when participating in the new website via our partnership with web.com; or a 3- month Advantage subscription on [trustedchoice.com](http://trustedchoice.com)

**Get Referrals** Want to boost your inbound sales referrals? Need to grow your book of business this year? Claim your Advantage Profile at [TrustedChoice.com](http://TrustedChoice.com)- our consumer website that receives traffic from millions of consumers each year. TrustedChoice.com delivers referrals to Big I members through their online portal: [solutions.trustedchoice.com](http://solutions.trustedchoice.com)



## TRAINING PROGRAMS

### Advertising 101

This online training offers step-by-step strategies to create the right message, form a plan and create the perfect pitch! Advertising 101 is a nine-part series designed to help you understand, design and execute a successful advertising campaign.

- › **Learn about** advertising goals, market research, budgeting, strategy, media, advertising agencies, ad content and measurement.

### The Power of 30 Seconds™

A training series designed to help you maximize the experience of customers calling your agency on the phone.

- › The training has three sections that focus on workflow, soft skills and automation.

Once you complete the training, feel free to take a short quiz and receive a certificate of completion.



# Are you taking advantage of your membership?



## Big "I" Professional Liability

[www.independentagent.com/EO](http://www.independentagent.com/EO)

As a member of your state association, you have access to the Big "I" Professional Liability program, the most respected and comprehensive program in the business, offering a variety of insurance agent's E&O products that are hand-selected for their superior reputation and exceptional performance. With comprehensive rates and a long-term market, the Big "I" Professional Liability program is properly positioned to meet your professional needs, protecting the future of your agency.

## Big "I" Markets

[www.bigimarkets.com](http://www.bigimarkets.com)

Exclusively available to Big "I" members, IIABA's online market access program features specialty/niche coverages, program business and hard-to-find markets. Unlike similar programs, there are no registration fees, no minimums, and you own your expirations. In many states, additional markets are available through Big "I" Eagle Agency.

## Big "I" Flood

[www.independentagent.com/Flood](http://www.independentagent.com/Flood)

Big "I" endorsed Selective Insurance has been a Write Your Own carrier (WYO) for the National Flood Insurance Program (NFIP) since 1984 and is one of the top 10 writers of NFIP policies. Selective makes writing flood insurance easy through quality customer service and superior technology. Together, Big "I" Flood and Selective's relationship helps deliver members an unparalleled flood program by offering state-of-the-art processing, dedicated underwriters (not a TPA call center) and localized flood Territory Managers providing you with the knowledge and expertise needed to effectively speak flood.

## Big "I" Retirement

[www.independentagent.com/Retirement](http://www.independentagent.com/Retirement)

Big "I" Retirement Services, LLC has partnered with national firms to provide a unique member-only plan that simplifies the plan sponsor's administrative responsibilities while limiting your fiduciary exposure. The Big "I" MEP 401(k) Plan is sponsored by Big "I" Retirement Services, LLC. It is a multiple employer plan also known as the MEP, which is a great way to lower your overall retirement plan costs while receiving consulting, helpful educational tools and low cost investment options. By partnering with Mesirow Financial, a 3(38) fiduciary and MVP Plan Administrators, a customer service oriented record-keeper, the Big "I" MEP 401(k) Plan is designed to maximize cost savings and our unique association design.

## Big "I" Employee Benefits

[www.independentagent.com/EmployeeBenefits](http://www.independentagent.com/EmployeeBenefits)

The Big "I" Employee Benefits program provides full service group benefits for our member agents. Our program is underwritten by The Guardian Life Insurance Company of America, a multi-line insurance group with many years of experience in the business and administered by a dedicated service team just for Big "I" Members. Offering Group Life, Group Short- and Long-Term Disability, Group Dental and Group Vision, the program offers varying lines of coverage options to meet the diverse needs of our members and also provides guaranteed issue with certain requirements being met. Whether you are a new member or an existing one, we quote and add coverage on a continuous basis.

## Big "I" Personal Umbrella

[www.independentagent.com/RLI](http://www.independentagent.com/RLI)

RLI's PUP stands atop the existing homeowner and auto insurance to provide an extra layer of personal liability protection for the insured and their family. With RLI's PUP program, the insured can maintain their auto or home coverage with any company they choose, provided they agree to maintain the mandatory minimum underlying coverage limits. Limits up to \$5 million (\$1M in NM) and UM/UIM coverage available.

## Big "I" Home Business

[www.independentagent.com/HomeBusiness](http://www.independentagent.com/HomeBusiness)

RLI's Home Business Policy provides affordable coverage for those people who operate small home-based businesses. Insureds often believe their existing homeowners or apartment-dwellers policy will cover any loss or damage to their business equipment, furniture and supplies in the event of fire, theft or other catastrophe, when in fact, those policies usually explicitly exclude coverage for any business exposures on their premises. Partner with us to offer this important coverage to your clients.

## Big "I" Business Resources

[www.independentagent.com/Advantage](http://www.independentagent.com/Advantage)

Enjoy member discounts for a variety of services to assist in managing your agency. Caliper (personality testing and human resource consulting); DocuSign (eSignature); UPS (express delivery); Mines Press (printing); Rough Notes Advantage Plus (agency checklists and marketing tools) and more. Members are also encouraged to connect with Insurbanc, the FDIC insured bank founded by agents for agents. Visit [www.insurbanc.com](http://www.insurbanc.com).





Product Availability – Nevada

Big "I" Markets (BIM) is the IIABA member's online market access program with no fees, no volume commitments and competitive commissions.

### Personal Lines:

- Affluent Package
  - AIG
  - Chubb
  
- Auto & Home – Standard Markets
  - MetLife Home & Auto
  - Progressive
  - Safeco
  - Travelers
  
- Flood - *In, Above & Outside of the NFIP!*
  
- Home Business Insurance
  
- Jewelry
  
- Non-standard Homeowners, Renters, Condominium, Rental Dwellings, Vacant Dwellings
  
- Personal Excess Policy
  
- Personal Umbrella Policy
  
- Recreational Marine
  
- Recreational Vehicles

### Commercial Lines:

- Bonds: Bid, Contractor, Performance, Surety
  
- Commercial Auto Monoline
  
- Community Banks Business Insurance Program
  
- Cyber Insurance – Coalition
  
- Cyber Liability-Small Business Solution
  
- Flood - *In, Above & Outside of the NFIP!*
  
- Habitational Markets
  - Apartments
  - Condo and Homeowner Associations
  
- Highly Protected Risks
  
- Pollution Contractors-Farms-USTs-Other
  
- Real Estate Agents/Property Manager E&O
  
- Small Commercial Markets
  - Travelers
  - Chubb
  - CNA

### Online Registration

*As of January 2020*

We've made it easier than ever to Plug into the Power of Big "I" Markets! Register online today and discover a fresh new way to do business. All products are only accessible online and coverage is subject to licensing compliance and underwriting approval. To register online you will need your login ID and password, your agency tax ID number, your agency E&O policy, your state agency/agent license information (where applicable) and your bank routing information (for commissions only). Go to [www.bigimarkets.com](http://www.bigimarkets.com) today to begin the registration process and start quoting in minutes!



# Help your small and mid-size business clients become less vulnerable to cyber attacks.

Offer a cyber quote from Coalition through Big “I” Markets.

Big “I” Markets has partnered with Coalition to bring a cyber market to Big “I” members that goes above and beyond a standard BOP endorsement. Coalition’s proactive approach to cyber risk, along with their security and risk management apps, can reduce policyholder costs’ to detect, recover, and contain a breach by over 40%.

Coalition believes that prevention is an essential component of protection and offers all policyholders a suite of security tools providing monitoring and protection **at no additional cost**, including:

**Credential Monitoring** – Coalition alerts the policyholder when an employee’s password or identifying information is stolen and may be used by a hacker.

**Threat Monitor** – Coalition’s passive monitoring picks up signs of phishing activity, anomalous network and DNS activity, domain monitoring, and other indicators of breach, as well as practical advice for how the policyholder can protect their business.

**Ransomware Prevention** – Anti-ransomware software can be downloaded to all of the policyholder’s computers.

**Patch Manager** - Coalition passively scans the policyholder’s Internet-facing infrastructure & sends alerts of out-of-date software and vulnerabilities.

**DDoS Mitigation** - Coalition’s provided denial of service (DDoS) mitigation service is always-on, and can easily be setup in under 4 minutes. This service includes over 15 Tbps (terabits p/second) of available network capacity, over 300x the capacity of the average large DDoS attack.

**HackerOne Response** - Policyholders can create a vulnerability disclosure program on HackerOne to receive and respond to vulnerabilities discovered by ethical hackers – before criminals can exploit them. Coalition automatically rewards policyholders with a program publicly listed in the HackerOne directory.

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





## Get to Know Coalition: Introducing Big “I” Markets’ Cyber Partner

Cyber threat is a daunting risk facing small and mid-sized businesses today. Your clients may think their businesses are too small to be impacted, but the scary truth is that an estimated one in five small and mid-sized businesses will fall victim to a cyber-attack and, of these, 60% will shut down within 6 months. Unfortunately, the state of the cyber world is that nothing is or will ever be 100% secure and no one can defend themselves 100% of the time. The time has arrived that cyber risk management is a must for all organizations, no matter their size.

This is why Big "I" Markets has partnered with Coalition. We believe Coalition is a powerful ally for Big "I" Markets agents in the cybersecurity battle. You can now offer your clients access to world-class cybersecurity services to help mitigate risk, and tailored insurance products to protect in the event of a breach.

Why is Coalition such a different cyber insurer? Coalition was founded by a team of leading cybersecurity experts. After working in the field, developing tools and strategies to fight cyber-crime, it was clear insurance needed to be a part of the solution. They built Coalition to solve cyber risk by mitigating cyber threats, with comprehensive insurance coverage and free cyber security apps.

With Coalition, you're putting all the cybersecurity power in your clients' hands, including benefits such as:

1. Underwriting Engine: Coalition scans publicly available information, collecting tens of thousands of signals and correlating this to insuring agreements selected. This all happens in seconds to ensure an efficient process where you can rate, quote, bind, and obtain a policy in under 4 minutes!
2. Comprehensive Coverages: Coalition offers the broadest coverages available offering full limits across all coverages including funds transfer fraud/social engineering, bodily injury, property damage, and contingent business interruption. There are a variety of unique coverages including Coalition's new Breach Response Separate Limits Endorsement, which provides additional coverage for breach response costs by moving these costs outside of the aggregate limit.
3. Risk Management Tools: Coalition's cyber risk management platform provides automated security alerts, threat intelligence, ongoing monitoring and expert guidance, among other tools all available at no additional cost.
4. Claims Approach: From pre-breach support to incident containment and recovery, Coalition's insurance and security experts are there to help. In the event of a breach, Coalition's cyber team is in place for rapid response to mitigate risk. This Coalition-assisted claims mitigation all occurs at no additional cost.

To learn more about Coalition's mission to “solve cyber risk,” and begin quoting business today, log into [www.bigimarkets.com](http://www.bigimarkets.com) and select “Cyber Insurance - Coalition” from the commercial products menu.

# A Conversation with Carla McGee

Meet Big “I” Markets’ dedicated cyber program manager and learn what she’s seeing in the field.

## Why is cyber liability an important coverage to understand and offer?

The need for Cyber Liability coverage is imperative to the continuation of a business after a breach. In addition to independent agents educating their consumers on the need for cyber liability insurance, some businesses are purchasing coverage due to third party requirements.

Unfortunately, many business owners do not understand that cyber crimes happen to all sizes of businesses. Larger businesses may have more pieces of information to obtain, but they may also have the resources to invest in a highly sophisticated security program making it more difficult for the criminal to hack. Small to midsize businesses may not have as much information but their system vulnerability may be more appealing to the hacker and easier to extort or hold hostage.

With IIABA’s partnership with Coalition, Big “I” members now have access to a cyber liability program providing a free suite of cyber security tools to all policyholders helping the insured to become less vulnerable to an attack.

As an independent agent, your goal is to offer the best solution to fit your client’s needs and Coalition is just that! What is more beneficial to your client? A cyber liability policy to respond after an attack? Or a cyber liability program designed to help prevent attacks and includes a policy providing broad & unique coverages to respond in the event of an attack?

## What are agents saying?

“The Cyber Program really is as easy as advertised. From quote to bind takes less than five minutes. Very impressed!” says Thomas Rhodes, CPCU, CIC, AAI, AIC, ARM, AU, AFSB, CBIA, John Hackney Agency, Inc. Rocky Mount, NC.

## What are some unique features you want Big “I” members to know about this program?

### For the agent:

- ◆ Quote and bind coverage in less than four minutes
- ◆ Create multiple quotes in seconds
- ◆ No cumbersome applications – four main questions, an additional four questions if accepting coverage enhancements and another four questions if quoting Technology E&O
- ◆ Work directly with Coalition’s underwriters and cybersecurity experts using a chat feature for fast responses
- ◆ Claim examples readily available on Coalition’s website to use when discussing the need for coverage with clients
- ◆ Coverage explained in terms to easily communicate with clients
- ◆ Peace of mind knowing you offered the best solution to your client’s cyber risk needs

### For consumers:

- ◆ Free Risk Assessment
- ◆ Free Cyber Security Tools to help prevent attacks and provide advice for protecting their business
- ◆ Broad policy form including unique coverages such as Computer Replacement, Service Fraud and Breach Costs outside the limit
- ◆ In-house incident and crisis response team available at no additional cost to policyholders. No more waiting for insurers to coordinate and authorize resources—with Coalition, they’re instantly available!
- ◆ Policyholder Dashboard for policyholders to report and track the status of a claim
- ◆ This is not just a policy, it’s a risk management program!

## Isn’t a BOP endorsement all that’s needed?

The BOP, GL and E&O policy endorsements may not cover the loss exposures covered by a Cyber Liability policy.



Carla M. McGee, RPLU, ACSR  
Cyber Liability Program Manager

## Any tips and tricks when it comes to selling cyber?

First and foremost, make sure your agency is registered with Big “I” Markets.

Second, be sure your agency principal has provided Big “I” Markets with your license information so you can request a quote.

Third, take advantage of Coalition’s underwriters and cyber security experts to help you with the sale! A Risk Assessment PDF will populate with the quote. Use the chat feature on Coalition’s Dashboard to ask for assistance with explaining the findings to the client. A great sales tool!

## Is there any risk to an agent’s E&O liability if this product is not offered?

With “failure to offer” continuing to be a leading cause of agency E&O claims, not offering this coverage could put the agency at risk for an E&O claim.

A Cyber Liability Declination of Coverage form for agents to use to document their file can be found in the “Product Resources” section for the Cyber Liability – Coalition product on Big “I” Markets. Since quoting can be done in a matter of minutes, rating each commercial account will take little effort.

Quoting cyber liability has never been easier! Learn more at [www.bigmarkets.com](http://www.bigmarkets.com). Contact McGee directly with any questions or to have her walk you through a quote at [carla.mcgee@iiaba.net](mailto:carla.mcgee@iiaba.net) or (800) 221-7917.



# NADS RPG Cyber Liability Program

The NADS RPG Cyber Liability Program, available to Big “I” members through Big “I” Markets, protects businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information which is any private, non-public information of any kind in the merchants care, custody or control.

## ABOUT THE RPG

The NADS RPG Cyber Liability Program is facilitated through the North American Data Security RPG (named insured on master policy), a risk purchasing group which is registered in all 50 states and the District of Columbia. The master policy is underwritten by AXIS Insurance Company, an A+ rated insurance carrier by AM Best.

## POLICY DETAILS

- ▶ \$200 premium
- ▶ Limit of Liability: \$250,000 (annual aggregate)
- ▶ Master policy - admitted - claims made policy form
- ▶ No aggregate limit on master policy
- ▶ Zero retention
- ▶ Coverage territory is worldwide
- ▶ Claim reporting requirement - within 60 days upon becoming aware of a suspected or actual breach
- ▶ Ineligible businesses:
  - ▶ Greater than \$20,000,000 in annual sales
  - ▶ Banks, credit union, payment processors, network/-cloud providers, security broker dealers, online adult industry, and gambling organizations

## COVERAGE DETAILS

- ▶ Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including:
  - ▶ Defense & settlement or judgment
  - ▶ Regulatory fines & penalties (including PCI)
  - ▶ Mandatory forensic examination
- ▶ PCI re-certification services to re-certify compliance with PCI Security Standards
- ▶ Crisis management and fraud prevention expense:
  - ▶ Notification
  - ▶ Call Center
  - ▶ Forensics
  - ▶ Credit monitoring
  - ▶ Public relations
  - ▶ Associated legal expenses
- ▶ Sub-limits apply:
  - ▶ Ransomware - \$10,000
  - ▶ Telecommunications Theft - \$10,000
  - ▶ Social Engineering Fraud - \$10,000

## PROGRAM ADMINISTRATION

- ▶ Claim service offered 24/7
- ▶ No application required
- ▶ Website including program FAQ, certificate of insurance, policy terms, claim reporting and customer support



**Available nationwide. Learn more at [www.bigmarkets.com](http://www.bigmarkets.com)!**

*This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of loss. Extended sixty day reporting period applies.*



# Clients in Need of Small Commercial Coverage?

## You can save the day!

Broader small commercial options now available on Big “I” Markets at [www.bigmarkets.com](http://www.bigmarkets.com) put choice and quality at your fingertips. CNA and Chubb have joined Travelers Select as available carriers. Further broadening the program, small contractors through RLI/CBIC is available. Submit one application and select from available carriers online.

### Travelers Select®

Travelers Select Accounts offers a robust variety of coverages for small businesses. A proprietary BOP product called Master Pac®, Workers’ Compensation, Commercial Automobile, and Commercial Umbrella are available, with a broad array of industry-specific coverage options and coverage extensions.

#### AVAILABILITY

Travelers is available in all states except AK, FL, HI, LA, RI & TX.

### 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, Umbrella and Miscellaneous Professional Liability products are available.

#### AVAILABILITY

CNA is available in all states except AK, FL & HI.

### Chubb

Chubb Small Commercial Insurance (SCI) 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, in more than 500 business classes across the following industries: Artisan contractors, Clubs and associations, Cultural institutions, Financial services, Healthcare, Real estate, Retail stores, Service businesses, Technology, and Whole-sale businesses. BOP, Workers Compensation, Commercial Automobile, and Umbrella products are available.

#### AVAILABILITY

Chubb is available in all states except AK, HI, LA & WA. Additional regional limitations may apply.

### Small Contractors Market

RLI/CBIC is designed to meet the needs of small to medium-sized artisan and general contractors specializing in residential and light commercial projects. BOP/Package, Inland Marine, Commercial Automobile, and Umbrella products are available.

#### AVAILABILITY

RLI/CBIC is available in AZ, CA, ID, MT, ND, NM, NV, OR, TN, TX, WA, & WY.



[www.bigmarkets.com](http://www.bigmarkets.com)



# Hello, Habitational Markets!



MiddleOak offers two programs on Big “I” Markets.

**Worlds Apart®** 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.

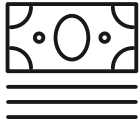
**Capsure®** is a property and liability program for condominium and homeowner associations with a minimum of 11 units. Occupancies include primary, secondary and non-owner occupied.

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

**Visit [www.bigimarkets.com](http://www.bigimarkets.com) for details and availability.**

# Personal Lines



## Affluent Homeowners

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



## Standard Personal Lines

- ▶ **MetLife Auto & Home, 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

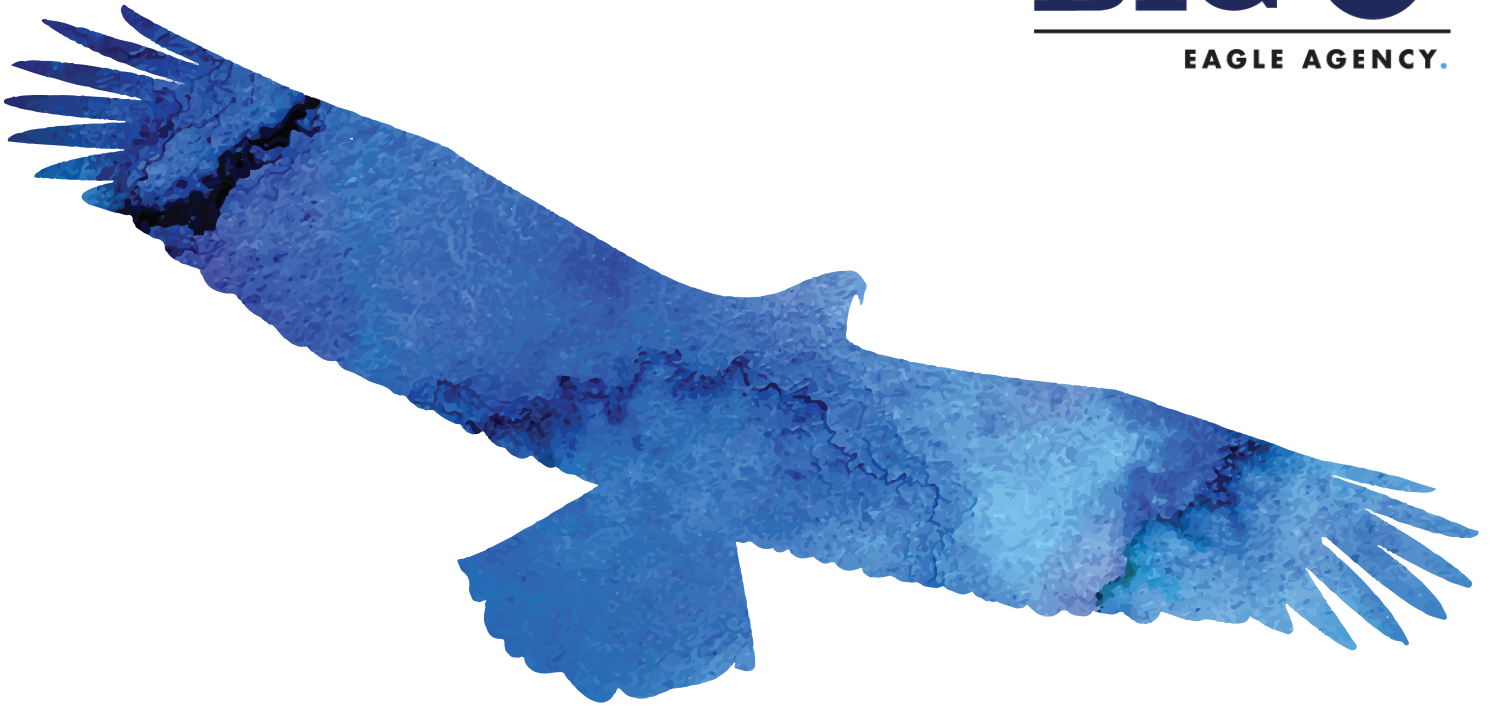
- ▶ **RLI (Preferred) and Anderson & Murison (Alternative)**
- ▶ **Limits up to \$5 million available (\$1M in NM)**
- ▶ **Excess UM/UIM available in all states**

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:

Jewelry insurance  
Recreational vehicles  
Marine insurance  
Travel insurance  
Flood insurance

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



## Spread your wings and soar with Big “I” Eagle Agency.

Need another personal lines market but can't commit to production requirements just yet? Consider signing up with IIABA's Eagle Agency. We can take new ventures with industry experience right away.

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

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).

# Your many clients have many umbrella needs



## Cover them all with the Big "I" Umbrella Program



As a Big "I" member, you have access to two stand-alone **personal umbrella markets** which enables you to write most any risk you will run across. Whether the risk qualifies for the endorsed market with endorsed carrier RLI or, for risks RLI will not write, the alternative market via Anderson & Murison, you can support your state Big "I" association by placing your stand-alone umbrella business with the Big I Advantage<sup>®</sup> Umbrella Program.

### **The RLI Umbrella Policy features:**

- Limits up to \$5 million available (\$1M in NM)
- Excess UM/UIM 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.

**Contact April Pitz at (800) 221-7917 or [april.pitz@iiaba.net](mailto:april.pitz@iiaba.net) to learn more.**

**[independentagent.com/RLI](http://independentagent.com/RLI)**



# Meet Your RLI Administrator

A conversation with April Pitz, the IIABA staffer who dedicates her time to making umbrella coverage easy for you

## What is your background and how does it help you in your current position?

Before coming to the Big "I" in 2002, my background was in adolescent psychology. I have a Bachelor's in Psych and graduate work in Counseling. I never thought I'd end up in the insurance industry, but there is a common link: helping those around us. I really enjoy working with agents to find solutions. Helping agencies to thrive in a competitive marketplace is very rewarding.

## Take us through a day of your life as the RLI program administrator for 17 Big "I" state associations.

There really isn't a typical day! I receive a high volume of emails and calls from agents, so most of my day is spent answering questions about coverage and policy status, and issuing new policies. Occasionally I get to write an article or update a website (I know just enough about that to make the IT folks nervous). The best parts of my day are when I get calls from agents I've been working with for years.

## Do you have any tips for our agents, little tricks you wish more people knew about?

Yes! I can't emphasize enough the convenience of using RLI's Portal site (<https://portal.rlicorp.com>). It allows you to self-quote with RLI, access policies for status and duplicate forms, submit business online, and download vibrant marketing materials.

There is an incredibly helpful tool at [www.independentagent.com/RLI](http://www.independentagent.com/RLI) called the Personal Umbrella Offer & Decline Form. It's a customer-friendly form that explains very simply what an umbrella is, why it's important, and gives a relatable claim example. The customer signs to indicate that they want more info or that they decline it. This form helps an agent start the conversation for a new policy, but also protects against a "failure to offer" E&O claim.

## What is the biggest challenge you face in administering the program?

I'm a list maker...weekend chores, grocery lists, fun things to do, etc. I delight in crossing things off a To Do list as "done." Anyone in this industry knows that some days you walk in thinking you're going to get certain things done, and suddenly it's the end of the day and you never got a chance to even look at your To Do list. This has been very challenging, but it has definitely taught me to be more flexible, not only professionally, but personally as well. Insurance folks are experts at "rolling with the punches!"



## What is the most enjoyable part of your job?

I like talking to agents from around the country...as close as DC and as far away as Juneau. I am constantly reminded that no matter how bad the weather is where I am, there's always somewhere that it's worse! It's funny how states seem to have personalities. For example, agents in the northeast have a great sense of humor, and agents in GA and AK are the most friendly you'll ever meet.

Also, what I love about insurance is that there is always something new to learn, or some situation I've never come across. I like that an insurance policy allows you to make sense out of a mess. You can comb the policy language and point to an answer for every situation.

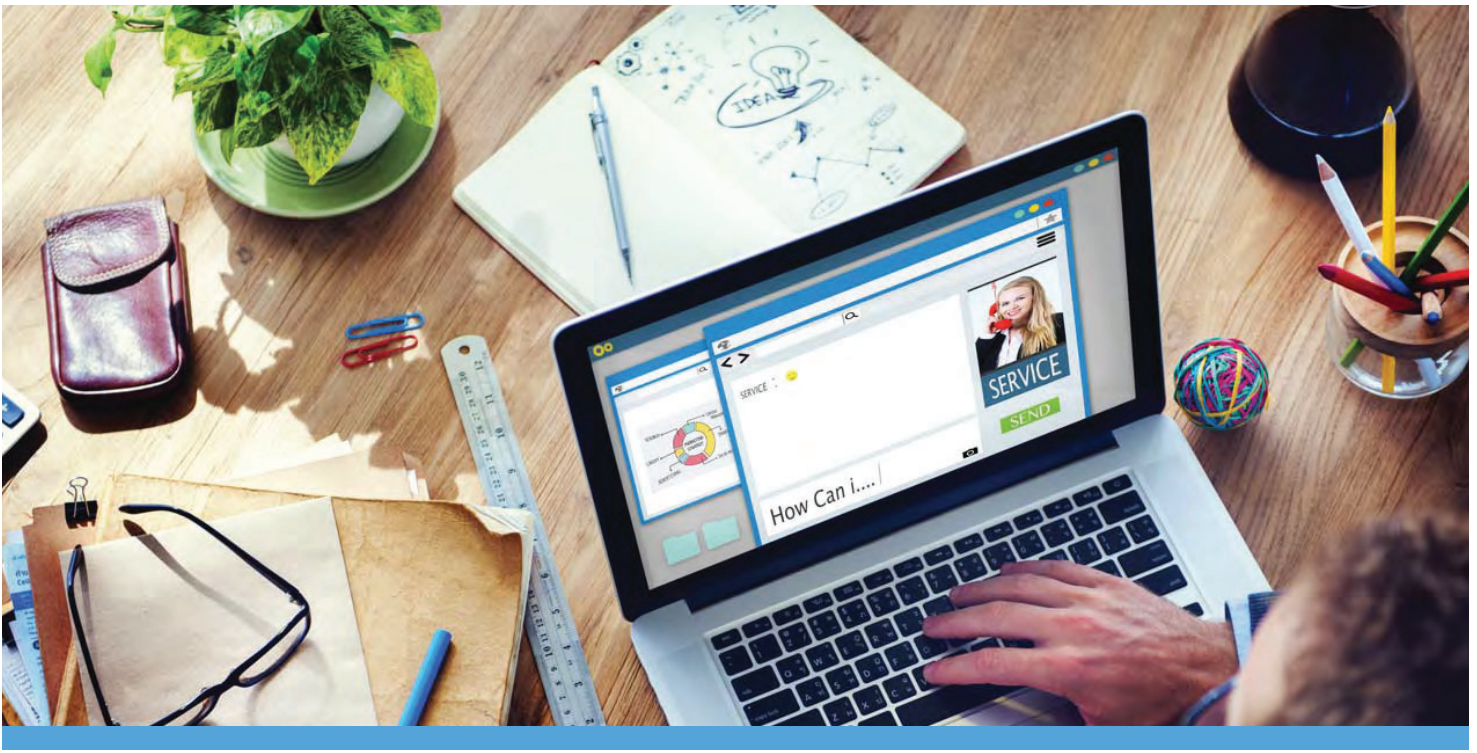
## Have you visited any of the states you work with?

I've actually visited most of those states...I do love a good road trip and it's nice to meet in person the agents I've known for so long from emails and calls. Someday I'll get to AK to meet agents who have sent me pictures of moose and glaciers (taken from their agency windows) over the years.

## What about when you're not eating, sleeping and breathing umbrella insurance? What hobbies and activities do you enjoy?

I live in Washington DC and there are just so many things to do here... museums, hiking, kayaking, festivals and fairs, an endless variety of restaurants, professional sports events, etc. Even with all of that available, I enjoy a road trip out of the area at least once a month. Wherever I am and whatever I'm doing, I always have some work of classic lit with me. Right now it's *Robinson Crusoe*.

Contact April Pitz at [april.pitz@iiaba.net](mailto:april.pitz@iiaba.net).



# BIG <sup>SM</sup> i

---

## HOME BUSINESS.

**RLI's Home Business Policy** provides affordable coverage for those people who operate small home-based businesses.

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 a vehicle**
- **Groceries spill onto inventory in the trunk of a car**
- **A power surge damages a computer and scanner**
- **Someone steals a cash box**

### **The RLI Home Business Policy features:**

- No minimum volume requirements or access fees
- Easy underwriting
- Self-rating application
- Direct bill at new business and renewal via credit card and ACH
- Availability regardless of the carrier providing the home owners or apartment-dwellers coverage
- Competitive rates starting at just \$125 annually, depending on the location and type of business

**Contact April Pitz at (800) 221-7917 or [april.pitz@iiaba.net](mailto:april.pitz@iiaba.net) to learn more.**

**[independentagent.com/homebusiness](http://independentagent.com/homebusiness)**

# Failure to Offer?

**Not on our watch.**



Claims data from the Big “I” Professional Liability program consistently shows that “failure to offer” (and lack of documentation) are a leading cause of agency E&O claims. That’s why Big I Advantage has partnered with leading carriers to ensure you have easy access to additional coverages at your fingertips. **Are you offering small business cyber, flood, personal umbrella and in-home business? Doing so can protect your agency from E&O claims and increase sales and client satisfaction.**

## CYBER-SMALL BUSINESS

\$250,000 cyber liability coverage  
\$200 annual premium  
Use our marketing letter!

[www.bigimarkets.com](http://www.bigimarkets.com)



## FLOOD

Personalized support  
Competitive commissions  
An easy-to-use quoting platform

[www.iiaba.net/Flood](http://www.iiaba.net/Flood)



## PERSONAL UMBRELLA

Limits up to \$5 million (\$1M in NM)  
Excess UM/UIM available  
Standalone coverage

[www.iiaba.net/RLI](http://www.iiaba.net/RLI)



## HOME BUSINESS

Affordable coverage for 145+ classes  
General liability up to \$1 million  
Easy underwriting

[www.iiaba.net/HomeBusiness](http://www.iiaba.net/HomeBusiness)



Document client declinations with DocuSign eSignature - [www.docusign.com/IIABA](http://www.docusign.com/IIABA)





## Big “I” Flood members get the royal treatment from Selective.

Selective makes writing flood insurance easy through quality customer service and superior technology. Together, Big “I” Flood and Selective’s relationship helps deliver members an unparalleled flood program by offering:

- ♦ An enhanced quoting and policy issuance system
- ♦ Direct access to dedicated and skilled underwriters, assigned to each agency rather than a TPA call center
- ♦ Competitive commission structure
- ♦ Localized and experienced flood territory managers with intimate knowledge of flood insurance
- ♦ Access to free customizable marketing materials and campaigns
- ♦ Notifications of important NFIP program changes
- ♦ On site book roll-over assistance
- ♦ Carrier appointed claim adjusters and in-house claim examiners following a flooding event
- ♦ The knowledge that participation supports Big “I” advocacy efforts on Capitol Hill

**Learn more and sign up today at [www.independentagent.com/Flood](http://www.independentagent.com/Flood).**

**SELECTIVE**  
BE UNIQUELY INSURED<sup>SM</sup>

**BIG** **i**<sup>SM</sup>  
**FLOOD**

# Meet Your Selective Flood Territory Manager

**SELECTIVE**  
BE UNIQUELY INSURED<sup>SM</sup>

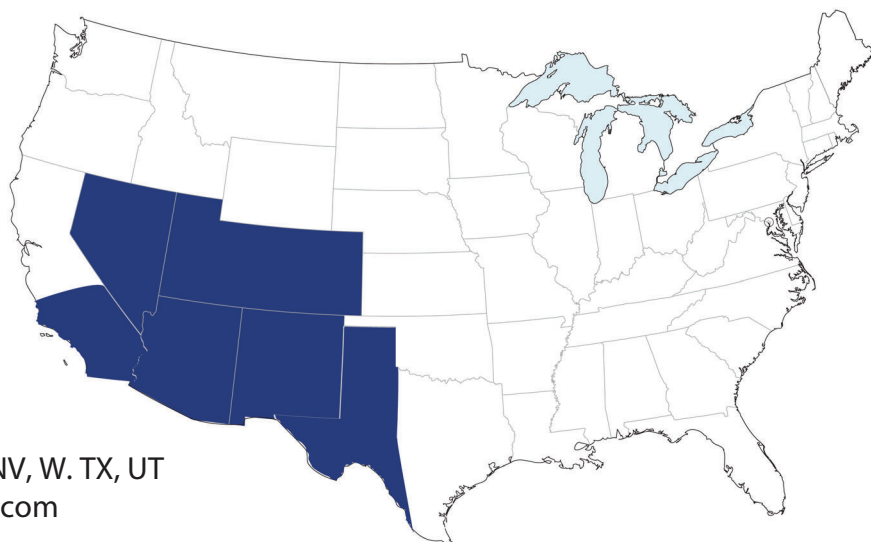


## Bob Haraksin

States: AZ, S. CA, CO, NM, NV, W. TX, UT

E: Bob.Haraksin@Selective.com

P: (973) 464-3626



Bob Haraksin is a Territory Manager for Selective Insurance Company of America. Selective has been a Write Your Own carrier (WYO) for the National Flood Insurance Program (NFIP) since 1984 and is one of the top 5 writers of NFIP policies. Selective is proud to be the endorsed flood carrier for the Independent Insurance Agents & Brokers of America (IIABA). Bob has more than 20 years of experience in the Property & Casualty industry and is skilled in all facets of flood underwriting, education and marketing. Due to his extensive experience, he is your go-to resource for knowing the ins and outs of flood insurance.

**Regional Presence:** Based in the Southwest region, Bob is your boots on the ground providing you with the knowledge and expertise needed to effectively speak flood. You'll see his around at Big "I" conventions and industry events teaching continuing education classes and making himself available to answer your flood insurance questions.

**Expertise:** Since he is dedicated to this one line of business, Bob has intimate knowledge of flood insurance and has both a national and regional awareness of specific issues.

**Experience:** With more than 20 years in the insurance industry, Bob understands the agent/consumer dynamic and can lend marketing support in communicating the need for flood insurance to your clients.

**Underwriting Support:** Bob is your go-to resource for understanding the ever changing NFIP rules and regulations.

**Marketing Support:** Selective has a plethora of customizable resources to help you sell more flood insurance. Bob can assist you in navigating these materials to help you identify what will work best to achieve your business goals.

**Education:** Bob is certified to teach continuing education classes offered by your Big "I" state association.

**On-site Book Roll-over Assistance:** Changing carriers can be a time consuming process. Bob and his colleagues can provide administrative support, making the transition seamless.

*Selective is the only insurer that directly supports your Big "I" national and state association flood advocacy efforts in congress and with the NFIP on behalf of members.*

**BIG i**<sup>SM</sup>  
FLOOD.



# Insurance Agents Errors and Omissions Coverage That's Right for Your Business

## Why Big "I" Professional Liability and Swiss Re Corporate Solutions

**Prompt, Local Service** – Superior customer service and expertise by your Big "I" state association, who serves as your agent with underwriting authority offering prompt turn-around of quotes and policy delivery.

**More premium discounts** – Qualifying agents can save over 50% in premium discounts including the loss control, claims free, agency operations improvement review, efficiency, and carrier concentration credits.

**Deductible Savings** – Loss only deductible available along with deductible reduction feature offering up to 100% savings of deductible (up to \$25,000) per claim with proper documentation.

**Ease of Business** – Our qualifying policyholders enjoy the benefit of automatic renewal available with no applications along with online applications when required.

**Claims Handling** – Prompt and thorough claims handling by an experienced staff made up primarily of licensed attorneys that stand ready to support policyholders with any potential incident or claim.

**Flexible Underwriting** – Targeting agencies of all sizes and unique operations including both P&C and L&H-only agencies.

**Capacity** – Limits up to \$25M

**Risk Management Tools** – Preferred policyholders have FREE access to the exclusive website E&O Happens ([www.iiaba.net/eohappens](http://www.iiaba.net/eohappens)) and the E&O Claims Advisor Newsletter

**Stability** - Nationally endorsed program with over 25 years experience and the largest and most stable independent insurance agency E&O program in the country, rated "A+" (Excellent) by A.M. Best.

**Exclusive** - A Big "I" member exclusive policy form and premium credits filed on a Risk Purchasing Group basis give Big "I" members tailored coverage.

**Member Oversight** - A Professional Liability Committee including IIABA member agents oversees and directly influences the program. Our program was designed by agents for agents.

**Agent Advocacy** - Supports lobbying efforts protecting your industry by contributing a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA.

## Swiss Re Corporate Solutions Policy Form Highlights

Big "I" Professional Liability program and Swiss Re Corporate Solutions pride ourselves on offering the strongest coverage form in the marketplace that continues to evolve to meet the changing needs of agents. Review the preferred policy form and you will find that these are just a few of the coverage benefits:

- ♦ Rated A+ by A.M. Best
- ♦ State-of-the-art coverage form exclusive to Big "I" members
- ♦ Claims-made coverage with full prior acts available
- ♦ Coverage for the sale of both Property/Casualty and Life/Health insurance products
- ♦ Limits of liability up to \$25 million
- ♦ Broad definition of covered professional services and activities
- ♦ Comprehensive definition of insured
- ♦ Aggregate deductibles available
- ♦ Defense cost outside the limit
- ♦ \$25,000 1st Party Personal Data Breach
- ♦ \$1,000,000 3rd Party Personal Data Breach sublimit available
- ♦ 60/40 consent to settle clause
- ♦ Crisis Management coverage; up to \$20,000 per policy period for fees, costs, and expenses incurred within 6 months of a crisis event
- ♦ Deductible reduction up to \$25,000 per claim with proper documentation, no limitation on the number of claims
- ♦ Catastrophe Expense \$25,000 per incident, \$50,000 per policy period
- ♦ Regulatory defense \$100,000 per policy period in addition to the limit of liability
- ♦ True worldwide protection
- ♦ 10% premium credit for up to three years for proper completion of an approved loss control program
- ♦ 10% premium credit for five years for having an approved, voluntary in-house E&O audit

If you have any questions please contact your state administrator.





Nevada Independent  
Insurance Agents

# Meet Melissa Reed

*NIIA's Director of Agency E&O Program Management*



Melissa Reed is our Director of Agency E&O Program Management and has over 19 years of insurance experience. Her focus for the past eight years has been on Agents E&O Programs with prior experience in Personal lines, Commercial Lines and Life & Health.

Melissa's insurance background crosses all lines, getting her start with a direct writer. She has MGA experience where she learned insurance accounting and was the branch office manager for a large bank-owned agency where she engaged in all aspects of a personal, commercial and employee benefit agency. She worked several years for the Texas association with the responsibility for leading the Agency E&O team in developing renewal retention strategies and seeking new business opportunities.

On a personal note, Melissa and her husband have two sons which makes for a busy household! They love watching their youngest son on the baseball field. Their oldest is an avid orchestra and piano player, and their smiles could not get any bigger when he performs. Melissa and her family enjoy travels in their RV to new places.

By nature, Melissa enjoys helping people and focuses on serving our Errors & Omissions, Employment Practices Liability, Commercial Umbrella, and Data Breach/Cyber Liability accounts.

Melissa has the knowledge and expertise to find you the best policy for the most competitive price, as well as the demeanor and people skills perfectly suited for her position.

Melissa is looking forward to working with all the NIIA members. She is dedicated to giving each of you the same attention and commitment to serve that you give to your clients.

**Contact Melissa at  
[nvteamproducts@niiia.org](mailto:nvteamproducts@niiia.org) or  
(703) 706-5409.**

**BIG**  <sup>SM</sup>  
**PROFESSIONAL  
LIABILITY.**

# Big “I” Professional Liability Program Risk Management Reference Guide



The Big “I” Professional Liability program believes that risk management is key in not only preventing errors, but also in providing agencies with tools to more efficiently service their customers. All policyholders of the Swiss Re Corporate Solutions/IIABA professional liability program have exclusive access to the risk management information developed from our more than 30 years of experience insuring agencies. Westport Insurance Corporation is a member of Swiss Re Corporate Solutions. These risk management resources are exclusively available to your agency as a valued policyholder of the Swiss Re Corporate Solutions/member of IIABA.

## Big “I” Risk Management Website – E&O Happens

The website contains comprehensive information and tools such as: the common mistakes that cause E&O claims, real-life case studies for learning, best practice tips, sample disclaimers, procedures and client letters, operational self-assessments, E&O-related articles, and more. Visit [www.iiaba.net/EOhappens](http://www.iiaba.net/EOhappens) to login. (FREE)

## Rough Notes Advantage Plus

Rough Notes Advantage Plus is a web-based resource providing comprehensive tools such as industry specific client risk exposure checklists and questionnaires and to better understand the coverage needs of customers and assist the agency in avoiding E&O claims from failing to offer proper coverage and failing to identify customer exposure. Visit [www.iiaba.net](http://www.iiaba.net) to learn more. (Fee-based)

## E&O Claims Advisor Newsletter

Published monthly and emailed to agency staff, this newsletter provides valuable information on agency E&O trends and hot topics. (FREE)

## Risk Management Webinars

Each quarter, timely webinar sessions will be featured to address emerging E&O risk management topics. Less than an hour in length and perfect for all agency staff, the webinars include detailed discussion from industry leaders on reducing exposure to E&O claims. (FREE)

## Agency E&O Seminar

Administered by IIABA state associations, E&O seminars are an excellent way to increase procedural and knowledge-based E&O risk management awareness to agency personnel. Agencies with the requisite number of staff attending may qualify for a premium credit and may also qualify for CE credits providing a double benefit. (Fee-based)

## Agency Operational Improvement Review

A review of your agency operations is available. Voluntary completion of this review may qualify you for a 10% E&O premium credit good for three years on the next renewal. (Fee-based)

## Big “I” Virtual University

VU is a website with information on hundreds of insurance related business and technology articles, white papers and information affecting today’s insurance marketplace. It also provides a forum to answer questions that can’t otherwise be found in the research library through the “Ask an Expert.” Visit [www.iiaba.net/vu](http://www.iiaba.net/vu). (Free)

## Big “I” Agents Council for Technology (“ACT”)

ACT brings agents, carriers, vendors, user groups and industry associations together in an effort to employ the best workflows and technologies available within the independent agency system in order to improve our competitive edge. Please visit the ACT website at [www.iiaba.net/act](http://www.iiaba.net/act) and watch the short video briefing on the site to get a good overview of

Should you have any questions, please contact your state association or Chris Boggs at [chris.boggs@iiaba.net](mailto:chris.boggs@iiaba.net). We appreciate your continued support of the Big “I” Professional Liability Program and Swiss Re Corporate Solutions and hope you find these risk management resources useful in helping your agency avoid E&O claims.





# Is THIS your agency risk management plan?

You're caught up in the day-to-day shuffle, working hard to get and keep business. But if you don't step back and assess your agency procedures, you can walk right off a risk management cliff, landing your agency in court facing a professional liability lawsuit that may have been avoided.

Big "I" Professional Liability provides the **E&O Happens Risk Management Website**, featuring more than 700 pages of insurance agency risk management information, **available exclusively, and at no cost, to Big "I" members.**

Web site features include:

- ♦ Claim examples
- ♦ Risk management articles
- ♦ *E&O Claims Advisor* newsletters
- ♦ Sample disclaimers
- ♦ Sample customer letters
- ♦ Webinars and podcast archive

Log into [www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens), to learn more about the Big "I" Professional Liability risk management program.



# Choose well and prosper.



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

### Group Short Term Disability

#### Guardian Life Insurance Company of America

- ◆ Two plan options for Benefit durations-13 weeks or 26 weeks
- ◆ Guaranteed Issue (with specific requirements being met)
- ◆ Maternity Coverage

### 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

### Group Long Term Disability

#### Guardian Life Insurance Company of America

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

### Group Life Insurance

#### Guardian Life Insurance Company of America

- ◆ A choice of plan options
- ◆ Cost-effective premium/payment options
- ◆ Coverage can be extended to spouse & children

### Retirement Planning

- ◆ Free consult on existing plans
- ◆ Custom planning designs
- ◆ Low administrative fees
- ◆ Complete range of retirement plans including SEP, SIMPLE IRA, SIMPLE 401(k), Safe Harbor 401(k) & Regular 401 (k)

We're ready to take your order.

Contact Christine Munoz at IIABA at (800) 848-4401 or [christine.munoz@iiaba.net](mailto:christine.munoz@iiaba.net) to learn more about any of these options.





## Looking to Increase the LIFE Side of Your Business Without Increasing Your Staff?



Crump Life Insurance Services, the industry's leading insurance outsourcing organization, is committed to providing premier service to support you and your clients' needs. The relationship offers you access to life, annuity, long term care, critical care, and disability insurance products, dedicated sales and case management contacts, and an industry-leading web site.

Our Crump team offers you the ability to take advantage of seasoned life insurance professionals to assist with detailed fact finding, total case design, and face-to-face support with clients at the point-of-sale. In addition to the vast Crump resources and web site, you can now provide a complete value-added service to your clients!

To learn more, contact Christine Munoz at [christine.munoz@iiba.net](mailto:christine.munoz@iiba.net) or (800) 848-4401.

# Is Your Agency Taking Advantage of **Big “I” Business Resources?**

Did you know that your Big “I” membership provides your agency access to powerful tools and discounts on our strategic non-insurance partners’ products and services?



**CALIPER**

Caliper’s hiring assessments help identify which person is best suited for a given job based on their intrinsic motivation relative to the role’s responsibilities.

**IIABA members receive 10% off hiring profiles & staff development tools.**

*calipercorp.com/iiaba*



**DocuSign®**

Start collecting esignatures and online payments all at once while streamlining signing processes and lowering costs. DocuSign’s simplicity allows for easy integration into your existing workflows.

**IIABA members receive 20% off Standard & Business annual plans.**

*docusign.com/iiaba*



**RoughNotes Advantage-Plus**

Gain access to coverage checklists, commercial and personal lines risk analysis systems, important customer file documentation and more starting at just \$500/agency annually (\$200 savings)!

**IIABA members pay deeply discounted rates compared to similar products.**

*independentagent.com/roughnotes*



**InsurBanc™**  
Your industry.  
Your agency.  
Your Bank.  
A Division of Connecticut Community Bank, N.A.\*

InsurBanc specializes in insurance agency financing and cash management solutions.

**Do business with a bank founded by and for independent agents.**

*insurbanc.com*



Open or link your IIABA UPS Savings account to receive discounts and call 1-800-MEMBERS to take advantage of UPS Smart Pickup® service free for one year.

**Big “I” members save up to 34% on shipping.**

*savewithups.com/iiaba*



**web.com™**

Big “I” members are eligible for a discount for a custom website builder through web.com. Three custom templates designed with the needs of independent agents in mind.

**Member pricing: \$450 one-time set-up fee & \$59/month hosting fees.**

*Contact Joseph.Cox@iiaba.net for more details.*



**THE MINES PRESS**

Order your Big “I” and Trusted Choice logo calendars, business cards and promotional items from The Mines Press and you’ll know that your correspondence will deliver the message of quality as well as care.

**Doing business with Big “I” members for over 35 years.**

*insurance.minespress.com*

For more more information on these member discounted programs, contact [brett.sutch@iiaba.net](mailto:brett.sutch@iiaba.net) or visit [independentagent.com/businessresources](http://independentagent.com/businessresources).

**BIG *i*** <sup>SM</sup>  
**ADVANTAGE.**

# Which tool does over half of IIABA's Best Practices insurance agencies use? Caliper.



*Best Practices agencies know the bigger you want to be, the better you need to manage your #1 asset... Your people. Caliper does that.*

Did you know that the average IIABA Best Practices Agency spends well over half its revenues on compensation? Did you know that the larger the agency, the more they spend on people? Did you know that 55% of IIABA Best Practices agencies are Caliper clients?

Let's face it, the people in your agency are your biggest asset. They have never been more important. You need to identify and maximize top performers.

There is one resource that is more effective than any other at helping insurance agents successfully navigate today's challenges by deploying the best talent. Find out what Best Practices agencies know and many members have known for over 30 years.



50  
years

25,000  
companies

3,000,000  
individuals assessed



# DocuSign & Big “I”



IIABA (the Big “I”) has endorsed DocuSign as the official electronic signature platform for its members. DocuSign is used by 11 of the top 15 US insurance carriers.

## BENEFITS FOR INSURANCE PROFESSIONALS

- Grow revenue by getting policies signed faster
- Reduce E&O exposure and ensure 100% in good order forms
- Save time and money by eliminating printing, faxing and overnighting paper
- Delight your clients by sending forms they can sign from any device
- Complete your applications, renewals, coverage forms and other documents
- Easily upload signed PDFs to your agency management system



Visit [www.docusign.com/iiaba](http://www.docusign.com/iiaba) for an exclusive discount off the industry's #1 eSignature solution

## WHAT BIG “I” MEMBERS ARE SAYING

“I really like DocuSign’s ease of use and the **quick turnaround** time for our clients, as well as the time savings when we prepare documents.”

Willie King, First Community Insurance, Coquille, OR

“Before DocuSign, about half of the applications were returned weeks later or returned with errors. Now I get most responses the **same day** and they’re **error-free.**”

Patrick Kraft, Kraft Insurance, Spokane, WA



# IF A PHONE RINGS IN YOUR AGENCY AND NOBODY IS THERE TO ANSWER IT DOES IT MAKE A SOUND?

94%

BY THE NUMBERS

86%



An after-hours & weekend outbound call campaign to over 400 member agencies confirmed that over 94% of calls **went to voicemail.**



A complementary Trusted Choice study revealed that 86% of inbound calls to member agencies that went to voicemail **resulted in a hang-up.**

## WHAT DOES THIS MEAN?

Combine these two alarming statistics and what do you get? **“Voicemail = Hang-up.”** Voicemail is not a 24/7 agency solution. If your agency is not using an after-hours call answering service, it is likely that you are missing out on new business opportunities and improperly servicing existing clients when it is convenient for them or in their time of need.

## WHAT CAN YOU DO?

Big “I” members receive deep discounts with Insure Response. One-time set-up fee of \$250 (compared to \$400), monthly minimum fee of \$99 for 60 minutes (compared to \$250 for 99 minutes) of call center time and only \$1.25/minute over initial bank of 60 minutes. Insure Response is a U.S.-based 24/7 insurance-specific call center with licensed agents on staff. Contracts are month-to-month with no long-term obligation. Give them a try today and find out what your agency has been missing.

Visit [insureresponse.com/iiaba](http://insureresponse.com/iiaba) or contact [clientrelations@insureresponse.com](mailto:clientrelations@insureresponse.com) or **866-466-7891** to find out more.

## AGENTS COUNCIL FOR TECHNOLOGY.

**Work smarter.** ACT is always looking for ways to help agents work smarter, save time and market their services. With workgroups made up of agency, carrier and vendor representatives tackling issues such as mobile strategies, real-time, ACT creates best practices for the independent agency system on security, mobile, future trends and much more.

**Ron Berg**, Executive Director  
[ron.berg@iiaba.net](mailto:ron.berg@iiaba.net) | [Independentagent.com/ACT](http://Independentagent.com/ACT)

## BEST PRACTICES.

**Be better.** The Big "I" Best Practices study provides a chance for all Big "I" members to learn from the top agencies across the United States by revenue category. The comprehensive product line delivered via research, resource guides and webinars provides key strategies to help improve overall agency performance and increase agency value.

**Jennifer Becker**, Director of Education Programs  
[jennifer.becker@iiaba.net](mailto:jennifer.becker@iiaba.net) |  
[Independentagent.com/BestPractices](http://Independentagent.com/BestPractices)

## VIRTUAL UNIVERSITY.

**Find analysis.** The Big "I" VU links agents to insurance research, coverage analysis, sample forms, court cases and white papers. With more than 17,000 searchable pages your employees have a wealth of knowledge at their fingertips. Have a tough question? The Ask an Expert service is like adding more than 50 insurance experts to your staff at no charge.

**Chris Boggs**, Big "I" VU Executive Director  
[chris.boggs@iiaba.net](mailto:chris.boggs@iiaba.net) | [Independentagent.com/VU](http://Independentagent.com/VU)  
**Jennifer Becker**, Director of Education Programs  
[jennifer.becker@iiaba.net](mailto:jennifer.becker@iiaba.net)

## DIVERSITY COUNCIL.

**Be diverse.** The Big "I" Diversity Task Force is charged with fostering and creating a profitable independent agency distribution force that reflects, represents and serves the diverse U.S. population. Find tools for more inclusive marketing and the Right Start Series will help agencies get carrier appointments.

**Whitnee Dillard**, Programs Director  
[whitnee.dillard@iiaba.net](mailto:whitnee.dillard@iiaba.net) |  
[Independentagent.com/Diversity](http://Independentagent.com/Diversity)

## INVEST.

**Fuel the future.** InVEST is an insurance education program in high schools and colleges that promotes insurance as a career opportunity connecting agents, brokers and carriers with potential employees. Opportunities are available to volunteer in one of the more than 800 classrooms. In 2017 InVEST will reach more than 30,000 students creating insurance savvy consumers and future recruits.

**Deborah Pickford**, Executive Director  
[deborah.pickford@iiaba.net](mailto:deborah.pickford@iiaba.net) | [Investprogram.org](http://Investprogram.org)

## YOUNG AGENTS.

**Lead the way.** The Big "I" national Young Agents program encourages industry involvement, from opportunities to speak with legislators to sales, leadership and technology training. The Big "I" Young Agents Leadership Institute is the annual gathering of the nation's best and brightest. Let the Big "I" Young Agents help you perpetuate your agency inquire about scholarship opportunities for the Big "I" Legislative Conference and leadership meeting.

**Susie Bonner**, Director, Agent Development & Marketing  
[susan.bonner@iiaba.net](mailto:susan.bonner@iiaba.net) |  
[Independentagent.com/youngagents](http://Independentagent.com/youngagents)

## TRUSTED CHOICE.

**Enhance your brand.** Trusted Choice® is the national brand created exclusively for Big "I" members to help consumers understand the value independent agents offer. Differentiate your agency from the competition when you leverage our reach, expertise and marketing savvy to grow your business. Need help creating an advertising campaign, looking for content for your social media

channels, or want to see how you can optimize your website and improve your customer experience? Trusted Choice offers multiple free resources, tools, training and financial support for utilizing cobranded marketing materials.

**Kasey Connors**, Director of Marketing Operations  
[kasey.connors@iiaba.net](mailto:kasey.connors@iiaba.net) | [trustedchoice.com/agents](http://trustedchoice.com/agents)





## Big "I" Members Receive Complimentary ACORD Forms Licenses

ACORD charges an end-user license fee (EUL) for use of its forms. Big "I" covers the cost of this fee for members with revenue less than \$50 million. This applies whether you access forms through your AMS, distributor, or directly through ACORD Advantage Plus Program.

**Visit [independentagent.com/ACORDLicense](http://independentagent.com/ACORDLicense) to learn more.**

ACORD

BIG  <sup>SM</sup>





# Big "I" Virtual University

AGENTS ASK, WE ANSWER—AND WE SHARE THE FINDINGS ONLINE.

Access the members-only **Big "I" Virtual University**, at [independentagent.com](http://independentagent.com). Our experts explore and explain real issues and policy coverage questions in four areas: **commercial lines, personal lines, life/health** and **agency management**. Users can also dive into talent recruitment, tips for starting an agency and much more.



**Real Questions,  
Real Answers**

**Your Insurance  
Technical Solution**

## Can't find what you're looking for? Ask an expert and get an answer!

If you can't find an answer to your insurance query in the more than 17,000 pages of content in our extensive online library, just use our "Ask an Expert" service. A member of our faculty comprised of more than 50 industry experts will respond to you with a personalized answer.



### PRO TIP:

Create an agency learning experience by presenting the webinars conference style to your staff.

## Live and On-Demand Education

The Big "I" Virtual University offers a wide range of live and on-demand education taught by leading insurance industry experts from across the country developed specifically for independent agents. All VU webinars include access to the live event and a link to the post-event on-demand recording, and our 90-minute deep dive sessions also include a transcript, a valuable and value-added reference tool.

### LIGHTNING LEARNING



20-minute  
quick lessons

### VU WEBINARS



90-minute deep  
dive sessions

## New Agent Training Solution

Pick and choose from 8 modules or follow the **BASICS** or **BEYOND** tracks.



REGULATIONS	BASICS OF CONTRACTUAL RISK TRANSFER	PREMIUM AUDITING
OPERATIONS	CERTIFICATES OF INSURANCE	COPE
LAWS OF INSURANCE CONTRACTS		COINSURANCE

The learning curve for a new insurance professional is steep, but the Big "I" Virtual University is with you every step of the way. Our experts have developed on-demand, online education to help agents with one or two years of experience get ahead.

\*Presented through Agents & Brokers Education Network (ABEN) platform with a variety of attendance options to work for any schedule. (May vary by state)

[independentagent.com/BasicsandBeyond](http://independentagent.com/BasicsandBeyond)



Why wait? Find all of this and more at  
[INDEPENDENTAGENT.COM/VU](http://INDEPENDENTAGENT.COM/VU)

## BIG "I" AGENTS COUNCIL FOR TECHNOLOGY. PARTNERSHIP OVERVIEW

### What is ACT?

The Agents Council for Technology. We are an industry leader in helping our independent agencies and carriers implement innovative technologies and workflows faster and more consistently.

### How Do We Operate?

Our mission is to bring all independent agent & broker distribution stakeholders together to advance the use of the most effective agency workflow technologies which enhance productivity, sales & marketing, service, and security.

By using work groups and in-person meetings we develop practical information, best practices, webinars and tools to assist agencies, brokerages, carriers and vendors in implementing more effective processes and technologies.

### What Are We Working On?

- **Strategic Future Issues work group** - Focuses on emerging 'hard' technology trends and how our industry should react - areas such as 'mobile first', social culture, our connected society, business intelligence/analytics, risk, information security, and regulatory changes. The SFI work group directs the action of many other ACT work groups including our 2018 Key Trends report. The group also recently released an 'IoT Deep Dive' to advise our industry's strategic planning leaders, and the group is now working on a 'deep dive' focused on Artificial Intelligence ('AI').
- **Changing Nature of Risk work group** - Technology is changing how our industry must react to risk. This group focuses on creating insights and resources on trends like the IoT, Drones, Telematics, Smart homes, AI, Blockchain, et al., to determine what actions we must take through 'Risk Advisories'."
- **Security Issues work group** - This group addresses emerging security issues and determining what guidance we need to provide our IA distribution, including an 'Agency Cyber Guide 2.0' which covers all cyber regulations and includes access to cyber vendor providers. Some of the topics being covered are; data encryption, updating security plans, data breach and laws, mobile devices, texting, & providing agency Security Issues Pocket Guide and 'Cyber Hygiene' tool kits. The group is currently updating the Agency Cyber Guide to version 3.0, as well as creating additional ADA/Accessibility resources.
- **Disaster Planning work group** - has completed a comprehensive Agency Disaster Planning Guide as the industry resource for agencies to be fully prepared for catastrophic storms and other disasters - for themselves and their customers.
- **Customer Experience work group** - has developed a first-of-its-kind online CX planning tool to help agents understand all touch points in our customers' insurance journey, and create an experience that stands out from competitors. The CX group is now extending functionality to include an online agency CX assessment, to be completed by Q4/19.
- **Small Commercial Real Time Rating work group** - Working to 1) facilitate improvement, consistency, and Small Commercial Rating Best Practices education on existing 'Bridging' functionality from management systems to carrier sites, and 2) determine direction and advocacy for the desired end-state of consistent Real Time Comparative Rating for Small Commercial Lines.
- **API work group** - Created in Jan 2019, this group is focusing on clarifying the challenges and opportunities with APIs in our distribution channel. The group is now working on creation of an 'API Partner Security Guide' to guide partner planning.
- ACT supports many industry initiatives to positively impact agent workflows, real time, digital, wholesale brokers, and single-sign on via the ID Federation, the WSIA, AUGIE, and ACORD.

We hold two in-person ACT Meetings bringing together carriers, vendors, agents, user groups. Our next meeting is October 23-24, 2019 in Fort Worth, Texas, in conjunction with the EZLynx AgentLynx Conference. Attendance is free for agents, as well as supporting carriers & vendors. Register on the ACT website.

[www.independentagent.com/ACT](http://www.independentagent.com/ACT)

Ron Berg, ACT Executive Director  
ron.berg@iiaba.net

AGENTS COUNCIL  
FOR TECHNOLOGY.



Empowering Trusted Choice® Independent Insurance Agents.



Recruit. Assess. Train. Retain.



# CREATE YOUR DREAM TEAM!



Does the thought of hiring a new employee leave you overwhelmed? Are you seeing turnover, or posting a job, but just aren't finding the "right" person?

You're not alone.

According to the Agency Universe Study 44% of independent insurance agency owners say finding qualified new recruits is their top challenge.

Find the right recruits with Big "i" Hires, a one-stop resource for independent insurance agencies to identify, hire and assess top-performing Producers and CSRs.

**Find Your Next Top Employee:**  
**BigIHires.com**



## Recruit with IdealTraits

IdealTraits platform helps small to large insurance agencies hire top performing sales and service staff. Post jobs, receive candidates, send assessments and identify the right recruit. With various service levels, your job will be seen on top recruiting sites including ZipRecruiter, Indeed, and many more!



## DIY Hiring Kits

If you want to take a hands-on approach to find the right staff member, the DIY Hiring Toolkits can help. There are kits for P/L and C/L CSRs as well as Producers. Included are sample job descriptions, interview questions, offer letters, and much more. Follow-up with Caliper profiles and knowledge assessments to ensure you've found the right fit for your agency.



## Superior Professional Development

Agents can access onboarding resources, skills assessments and state-specific courses to help employees continue to develop their skills. You will also find thousands of articles on commercial lines, personal lines, forms and more to help troubleshoot tough technical insurance issues.







# Legislative Affairs

Whether it's in the state Legislature or the Insurance Commissioner's office, on Capitol Hill or with insurance carriers, the NIIA and Big "I" works to protect and promote the independent agency system through common sense, pragmatic initiatives including:

- Year- Round Capitol Influence through Government Affairs
- Day on the Hill event
- Legal Advocacy and advice
- Voice in the Media- Public Relations, Press Releases, etc.
- Legislative and Regulatory Alerts
- Electronic Newsletter updates
- Legislative Committee
- Agency-Insurance Company Contract Review
- Monthly Government Affairs Conference Calls
- State Political Giving Program- Nevada Insurance Individuals Political Action Committee (NIIPAC)
- Federal Political Giving Program- InsurPAC - Nation's largest Insurance PAC

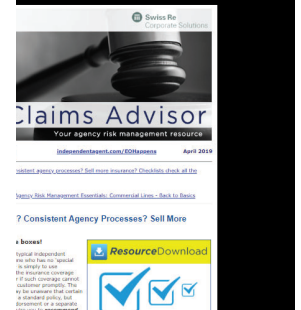
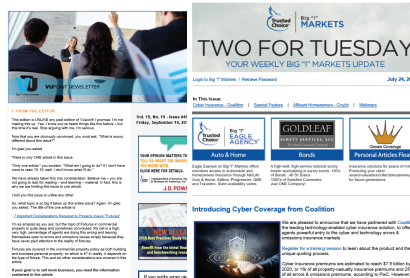
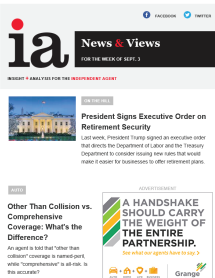
For more information and involvement contact  
Quincy Branch - [qbranch@branchbenefitsconsultants.com](mailto:qbranch@branchbenefitsconsultants.com) or  
Susan Bauman - [susan@niiia.org](mailto:susan@niiia.org).



Nevada Independent  
Insurance Agents



# Publications and Social Spaces



## The Independent

NIIA quarterly e-magazine

## NIIA quarterly e-newsletter

## Independent Agent

IIABA monthly print magazine

## News & Views

IIABA weekly e-newsletter on current industry issues

## Two for Tuesday

Big "I" Markets weekly e-newsletter about market access products

## VU Point

Virtual University bi-weekly newsletter with coverage related topics

## ACT News

ACT monthly electronic newsletter

## E&O Claims Advisor

Monthly e-newsletter focused on insurance agency risk management

## Facebook

facebook.com/independentagent  
facebook.com/niaa.org  
facebook.com/TrustedChoice

## Twitter

twitter.com/IndAgent

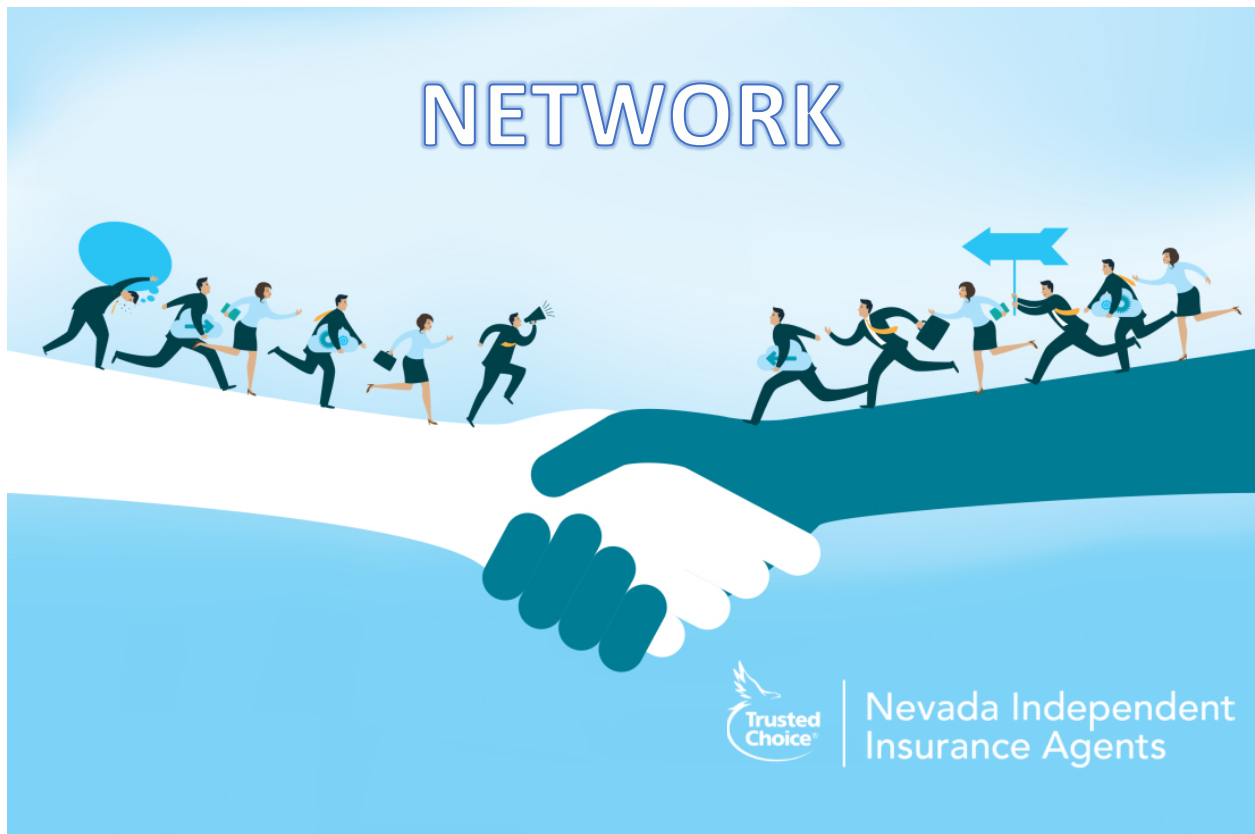
## LinkedIn

linkedin.com/company/big-i-independent-agents/

## Instagram

instagram.com/  
nv\_independentinsurance\_agents

# NETWORK



## Events

- Big I Legislative Conference-Washington DC
- NIIA Day On the Hill-Carson City
- Big I Fall Leadership Conference
- NIIA Annual Tradeshow
- NIIA Annual Convention
- Young Agent Socials
- Professional Development
- Continuing Education
- Golf Tournaments
- Philanthropic: Make A Wish and GIVE
- Holiday Mixers & Socials



**INDUSTRY PARTNER PROGRAM**  
Nevada Independent Insurance Agents



**AFFINITY PARTNERS**  
Nevada Independent Insurance



## Submit Staff Names and Email Addresses to Receive Your Full Membership Benefits

There are a host of online resources available exclusively to Big "I" members that are locked behind a firewall. The key to accessing proprietary spaces on the Big "I" website is your email address. But, it must be listed in the Big "I" database for you to be recognized. Please provide names and email addresses of each person at your agency so the information can be recorded. The more staff members we have on record, the more value you can receive from your Big "I" membership. Read descriptions of benefits and take a quick peek at their websites:

[Big "I" Virtual University \(VU\)](#) - an online education resource offering access to insurance, business and technology articles; the '[Ask an Expert](#)' service; many full sample ISO forms; white papers; recorded webcasts and information on issues affecting today's insurance marketplace. Many agents view VU as worth the cost of membership. Virtual University is an easily accessible website created, designed, and maintained solely for agents and brokers to use as a powerful resource of information.

[Big "I" Markets](#) - an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments and competitive commissions along with ownership of expirations. Products range from affluent homeowners to bonds to small business with cyber liability and special event coverage.

[Legal Advocacy](#) - a resource helping members navigate a plethora of business and legal issues such as carrier contract reviews, trademark use and infringement, antitrust and federal laws and regulations effecting the insurance industry. The site includes memorandums and FAQs to assist members in complying with the complex legal requirements of federal laws and regulations that affect their agency and brokerage businesses.

[E&O Happens website](#) – features more than 700 pages of insurance agency risk management information, available exclusively and at no cost, to Big "I" members. The site includes claim examples, risk management articles, E&O Claims Advisor newsletters, sample disclaimers, sample customer letters, and a webinar and podcast archive.

[Trusted Choice® Agents Resources](#) – a one-stop shop for all advertising and marketing needs for Trusted Choice® agents. Access logos, advertising material, branding guidelines, plus your agency's profile and account information. Learn more about what the brand is doing for your agency and take advantage of free digital and print campaigns.

[Trusted Choice®.com Agent Portal](#) – As part of your Big "I" membership, all agencies are listed in the consumer search site TrustedChoice.com. Your profile is based on information in our member database. Log into to review what consumers and businesses see on this search engine when looking for a Trusted Choice® agent. Or, upgrade to an Advantage Profile for enhanced features.

---

Note: we do not distribute or sell user information. Your email information is safe with us and will never be shared outside of the Big "I" organization.

**Submit your agency staff names and email addresses to [susan@niia.org](mailto:susan@niia.org)**

# Key Program Contacts



Program websites contain complete information on each program; check online first for quick answers!

## **Susan Bauman, Executive Director**

Membership, member database, events, and more  
[www.niia.org](http://www.niia.org)  
[susan@niia.org](mailto:susan@niia.org)  
775-499-5844

## **Agency Errors and Omissions Insurance and related Umbrella, EPL and Cyber Liability**

[www.niia.org](http://www.niia.org) then select resources/coverage for your agency  
Melissa Reed, Director, Agency E&O Operations  
[nvteamproducts@niia.org](mailto:nvteamproducts@niia.org)  
800.221.7917, ext. 5409

## **RLI Personal Umbrella and In-Home Business**

[www.independentagent.com/RLI](http://www.independentagent.com/RLI)  
April Pitz, Program Manager, Personal Umbrella  
[April.pitz@iiaba.net](mailto:April.pitz@iiaba.net)  
800.221.7917, ext. 5360

## **Big "I" Markets**

[www.independentagent.com/bim](http://www.independentagent.com/bim)  
[www.bigimarkets.com](http://www.bigimarkets.com) (must be logged in to view detail)  
703.647.7800

## **Cyber Liability Insurance**

[www.bigimarkets.com](http://www.bigimarkets.com) and select any of the three Cyber products  
Carla McGee, Program Manager, Cyber Liability  
[Carla.mcgee@iiaba.net](mailto:Carla.mcgee@iiaba.net)  
800.221.7917, ext.5495

## **Standard Personal Lines**

[www.bigimarkets.com](http://www.bigimarkets.com) and select Auto and Home Standard Markets  
Nancy Doherty, Manager, Personal Lines  
[nancy.doherty@iiaba.net](mailto:nancy.doherty@iiaba.net)  
800.221.7917, ext. 5389

## **Small Business**

[www.bigimarkets.com](http://www.bigimarkets.com) and select Small Commercial  
Claire.McCormack, Underwriter  
[claire.mccormack@iiaba.net](mailto:claire.mccormack@iiaba.net)  
800.221.7917, ext. 5415

## **Big "I" Retirement and Benefits**

[www.independentagent.com/retirement](http://www.independentagent.com/retirement)  
Christine Muñoz, Assistant Vice President, Big "I" Retirement and Benefits  
[Christine.munoz@iiaba.net](mailto:Christine.munoz@iiaba.net)  
800.221.7917, ext. 5466

## **Big "I" Virtual University**

[www.independentagent.com/vu](http://www.independentagent.com/vu) (must be logged in to view detail)  
Chris Boggs, Executive Director  
[chris.boggs@iiaba.net](mailto:chris.boggs@iiaba.net)  
800.221.7917, ext. 5380

## **Agents Council for Technology**

[www.independentagent.com/act](http://www.independentagent.com/act)  
Ron Berg, Executive Director  
[Ron.berg@iiaba.net](mailto:Ron.berg@iiaba.net)  
800.221.7917, ext. 5387

## **Trusted Choice Agent Resources**

[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)  
Jeremy Flanagan, Marketing Coordinator, Trusted Choice®  
[jeremy.flanagan@iiaba.net](mailto:jeremy.flanagan@iiaba.net)  
800.221.7917, ext. 5385

## **Trusted Choice®.com (consumer website) Agent information**

<https://solutions.trustedchoice.com/agents/>  
Cathy Deering, Director of Client Operations  
[Cathy.deering@trustedchoice.com](mailto:Cathy.deering@trustedchoice.com)  
952.715.5919



## **Nevada Independent Insurance Agents**

Mailing Address:  
PO Box 530425 Henderson, NV 89053  
Physical Address:  
2904 W. Horizon Ridge Pkwy, Suite 201 Henderson, NV 89052  
775-499-5844 Office  
775-295-5010 Fax  
[www.niia.org](http://www.niia.org)







# INDUSTRY PARTNER PROGRAM

Nevada Independent Insurance Agents

*Diamond*



*Platinum*



*Gold*



*Silver*

**AFS IBEX :: AmTrust North America**

*Bronze*

Capital Insurance Group :: CopperPoint Insurance Companies :: EMC Insurance  
Prime Insurance Company :: Progressive :: Travelers

*Thank you to our 2020 Industry Partners*