



Big "I"
MARKETS

2019 Product Guide

The products you need are at your fingertips.

Big "I" members enjoy exclusive access to these products with no fees and no volume commitments. Plus, you own your book of business!

www.bigimarkets.com

Check www.bigimarkets.com for full product availability. Not all products are shown, and some product availability varies by state.

Welcome to the 2019 edition of the Big "I" Markets product guide.

Please take a moment to review the current offerings available exclusively to Big "I" members via the proprietary www.bigimarkets.com website. New products are added every year in response to the needs of members, so please be sure to visit us online for the most up-to-date lineup.

Now in our seventeenth year, we are pleased to be able to continue to offer no fee, no minimum access designed to make your life as an agent easier. Though our business is conducted entirely online, we have a very real and very talented staff dedicated to serving you. Our team stands ready to assist you!

Is there a product you'd like to see on Big "I" Markets? We'd love to hear about it. Email bigimarkets@iiaba.net with your market needs and suggestions.

We look forward to working with you!

Aimee Fawns



Assistant Vice President, Big "I" Markets

Bonds

Contract Bonds, License/Permit Bonds, Court/Fidelity Bonds, Private Equity Ownership Bonds, Large Commercial Bonds, Technology/Software Bonds



Goldleaf Surety Services is a high-skill, high-service national surety-only specialist. We currently provide prompt, professional support to more than 2,000 insurance agencies around the country that need occasional or regular help placing bonds for their clients.

Goldleaf currently works with more than two dozen surety companies, and these are among the very best surety companies in the business. All of our markets are rated "Excellent" (or better) by A.M. Best, and all are "T-Listed" (approved by the U.S. Department of the Treasury) for bonding federal contracts. Ranging from "standard" to "specialized" surety markets, our companies provide Goldleaf with an extraordinarily wide range of capacity by size and trade. Goldleaf also maintains licenses in all 50 states, the District of Columbia and the U.S. Virgin Islands, so we are able to provide your agency with the convenience of one, stable surety file for clients with multi-state surety needs.

Our team of underwriters is among some of the smartest, most creative and most proactive in the industry. With over 20 years in the industry, we can provide the bonding technical expertise required for your agency to provide bonding resources to your clients. This unique relationship allows insurance agents to provide direct, superior customer service to their clients, while Goldleaf steps in to provide expert surety bond assistance.

The Bond Program is available to members nationwide.

Commercial Auto – Monoline

Big "I" Markets now offers multiple markets for monoline commercial auto.

MetLife Auto & Home Business Insurance

MetLife Auto & Home Business Insurance provides dependable and hassle-free coverage to an array of small businesses in your community that use commercial autos and trucks in their daily activities and have a commercial auto fleet of up to nine vehicles. Vehicles (Private Passenger Types and Trucks) with a gross vehicle weight of 20,000 lbs. or less and most trailers are eligible. The vehicles' operational radius (one way) can be 99 miles or less. Liability limits to \$2M CSL.

Currently available to members in AZ, CA, CT, FL, GA, IL, IN, MN, NC, NJ, NY, OH, OR, PA, TX and WA. More states will be available in the near future.

Progressive

Progressive Insurance offers a wide range of commercial auto insurance programs to fit the needs of the small business operation. Whether it's for passenger autos or heavy trucks, Progressive can write the policy. We offer robust coverages for a wide variety of drivers and vehicle types, with accurate and competitive pricing that considers each risk independently. Examples of eligibility include: Concrete/asphalt, couriers, airport/hotel shuttles, heavy construction, food delivery. Progressive offers robust coverage options such as higher liability limits up to \$2M. Currently available to members in AZ, CA, CO, FL, ID, MD, MN, MO, MT, NY, PA, RI, SD, TN, TX and VA. More states will be available in the near future.

Travelers

Travelers small commercial auto coverage provides up to \$1 million of liability protection and can be written on a monoline basis for classes of business that would be eligible for the Travelers Select MasterPac program. Coverages available, but not limited to, \$1M liability limit, ability to write multi-state exposures on one policy, and blanket additional insured. Available to members in all states except AK, HI & TX.

For more information, please log in to www.bigimarkets.com and select Commercial Automobile – Monoline or contact an underwriter at Tom.Spires@iiaba.net or Claire.McCormack@iiaba.net.

COMMERCIAL

Community Banks Business Insurance Program

Travelers SelectOne+® for Community Banks offers one of the premier portfolios of protection in the industry and is delivered by a team of experts dedicated to serving community banks.

The following characteristics should be considered as the minimum criteria for an account to successfully qualify for a coverage quotation:

- ♦ Deposit accounts are subject to FDIC insurance or, in the case of credit unions, insured under the National Credit Union Share Insurance Fund.
- ♦ Quote proposals are most effective when made in conjunction with the account's renewal anniversary date.
- ♦ Community banks and credit unions with assets of less than \$5 billion are considered for *Travelers SelectOne+®* products.

Covered Services

Travelers SelectOne+® provides quality, state-of-the-art insurance products to community banks and credit unions. A specimen policy is located in Product Resources on www.bigimarkets.com.

Critical Policy Features

- ♦ Directors and officers liability, with excess directors and officers individual coverage
- ♦ Employment practices liability
- ♦ Bankers professional liability
- ♦ Trust errors and omissions liability
- ♦ Lender liability
- ♦ Fiduciary liability
- ♦ Financial institution bond
- ♦ Kidnap and ransom
- ♦ General liability, auto liability and physical damage, as well as workers compensation and property
- ♦ CyberRisk protection

Travelers SelectOne+® is endorsed by the Independent Community Bankers of America.

To find your local community bank, visit ICBA's community bank locator at www.icba.org/locate. Simply type in your zip code and the app will show you all the community banks in your area.

Contractors

TARGET MARKET & ELIGIBILITY

- ♦ General contractors that are active in the day-to-day operations, on the jobsite daily and have annual receipts of \$3 million or less
- ♦ Trade contractors with annual receipts of \$2 million or less
- ♦ New venture contractors with minimum of 3 years construction experience
- ♦ No limits on Payroll amounts or Subcontractor costs
- ♦ New construction on residential projects (excluding townhomes, row houses, co-op buildings, condos, condo conversions, and/or common interest developments)
- ♦ General contractors working on 5 or less new residential units annually in a tract, subdivision or development
- ♦ Trade contractors working on 15 or less new residential units annually in a tract, subdivision or development

COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ General Liability: Limits up to \$1,000,000/\$2,000,000 including products and completed operations — increased limits available (varies by state)
- ♦ Property: Commercial Building and Business Personal Property
- ♦ Inland Marine: Including computer equipment, contractors installation floater and miscellaneous tools
- ♦ Non-Owned Automobile Liability (not available in all states)
- ♦ Identity Recovery
- ♦ Blanket Additional Insured, which includes primary, non-contributory, and waiver of subrogation
- ♦ Other Additional Insured endorsements available, including completed operations
- ♦ Contractor's License Bonds (check state for availability)

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

Learn more at www.bigimarkets.com.

Cyber Liability - Coalition

As an insurance company founded by a team of leading cybersecurity experts, Coalition can provide your clients with world-class technical know-how to prevent, mitigate, and respond to cyber incidents. A suite of easy-to-use risk management tools is available FREE of charge to all policyholders. Through Coalition's apps platform, your clients can easily access and configure threat and intelligence alerts, enable ransomware and denial of service protection, and receive patch and vulnerability notifications without any complex setup or configuration.

TARGET MARKET & ELIGIBILITY

The Cyber Liability – Coalition program is available to U.S. companies with under \$250M in revenue. There are four ineligible risks: Adult Entertainment, Casinos, Payment Processors & Data Aggregators.

PROGRAM HIGHLIGHTS

- ♦ FREE Risk Assessment
- ♦ Quote & Bind in less than 4 minutes!
- ♦ Work directly with Coalition's underwriters & cybersecurity experts
- ♦ Limits up to \$10,000,000
- ♦ Deductibles as low as \$500
- ♦ Network & Information Security Liability
- ♦ Regulatory Defense & Penalties
- ♦ Multimedia Content Liability (Not available to media companies.)
- ♦ PCI Fines & Assessments
- ♦ 1st & 3rd Party Bodily Injury & Property Damage
- ♦ Pollution
- ♦ Computer Replacement
- ♦ Funds Transfer Fraud
- ♦ Service Fraud
- ♦ Digital Asset Restoration
- ♦ Business Interruption & Extra Expenses
- ♦ Cyber Extortion
- ♦ Breach Response outside the limit up to \$5M
- ♦ Crisis Management & Public Relations
- ♦ Reputation Repair
- ♦ Worldwide Coverage
- ♦ Prior Acts Coverage
- ♦ Cyber Terrorism Coverage
- ♦ Coverage for IoT devices
- ♦ Technology E&O

Learn more about Coalition's mission to "Solve Cyber Risk" at www.bigimarkets.com.

COMMERCIAL

Employment Practices Liability - Wrap+

Wrap+SM from Travelers is available to privately owned companies. Wrap+ is a revolutionary executive liability insurance policy with the breadth of coverage required to address the current and emerging exposures of private companies. Its modular policy design means an easier process for you and your insured. Each Wrap+ coverage has been crafted to seamlessly work in conjunction with all of the other Wrap+ coverages or function as a single policy. It boasts some of the most progressive coverage in the industry.

COVERAGE HIGHLIGHTS & AVAILABILITY

Employment Practices Liability from Travelers is created in two easy steps:

Decide how much coverage:

- ♦ Shared aggregate limit for all coverages combined
- ♦ Shared aggregate limit for selected liability coverages
- ♦ Shared aggregate limit for selected crime coverages
- ♦ Individual limit for each coverage

Choose a claims handling option:

- ♦ Reimbursement
- ♦ Duty-to-Defend

Employment Practices Liability is currently available to insureds in all states with the exception of CA, LA, NE, NV, VT and WV.

Learn more at www.bigimarkets.com.



WOULD YOU LIKE YOUR BIG "1" COMMISSIONS FASTER?

Big I Advantage® offers the option to send commissions using electronic funds transfer directly into a designated bank account on a monthly basis. Agencies who do not participate in EFT payment will receive a paper check twice a year, in March and September. Please note, we do not draft your account for return commission, as it is handled via a paper invoice mailed to the agency.

How do you sign up? It's easy to access from Online Registration!

If you are your agency's System Administrator, you should first assemble the information you will need to update your registration. (Only a user with System Admin or Organizational Admin access can update your registration.) Gather your banking information (and Tax ID number if it has changed) and the email address of the person to receive the commission statement.

Go to www.bigimarkets.com and click on "Click Here to Register or Update Registration Online!" located just above the login area. You can use either your user name or, as long as it is unique to you, your email address. Your password is the same either way. A lost password will be emailed to you immediately by clicking on the link below the sign-in block for Big "I" Markets (click on "Need your password?").

To add your agency's banking information, follow the steps below:

1. Verify/Enter the agency information in Step 1.
2. Verify/Enter agency tax ID and banking information in Step 2.
3. Enter whether you are tax exempt or not. If you have received a notification that you are not exempt from withholding, you must check "NO." If you are unsure, you should confirm with your tax advisor.
4. Click "Next" to save the information. NOTE: You may exit the online registration at Step 3 and your EFT sign-up will be complete. However, we encourage you to continue and verify all of the information for your agency, including adding any new users.

We know security of your information is a primary concern. We use secure socket layer (SSL) protocol to secure the information exchanged between the server and browser. SSL encrypts the data before it is sent over the Internet and decrypts at the server side. We are utilizing our standard security protocols to protect your data on our server.

If you have any questions or concerns, or require technical assistance, please contact us at bigimarkets@iiaba.net or 703-647-7800. You may also access a brief video tutorial outlining this process from the www.bigimarkets.com homepage.

COMMERCIAL

Habitational

Get to Know MiddleOak!

MiddleOak's target market accounts are well managed, well maintained, and controlled by experienced owners and management personnel. This program is designed for the successful professional property owner who demonstrates the proactive management skills necessary to secure responsible tenants and maintain the properties in good condition. Good property maintenance is important in controlling losses and includes not only regular property visitations and upkeep, but also the adequate updating of the roofs, as well as the electrical, plumbing and heating systems.

MiddleOak offers two programs:

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, affordable housing, well-maintained dwelling schedules and high-value buildings.

Capsure® is a property and liability program for condominium, homeowner and cooperative 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-1980 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
- ♦ Special perils includes Equipment Breakdown
- ♦ Actual loss sustained business income - 18 months
- ♦ Comprehensive liability limits including aggregate per location
- ♦ No General Liability deductible
- ♦ All-In coverage is available for condominium associations
- ♦ Employee Dishonesty
- ♦ Earthquake & Flood coverage (Flood NOT available in all areas, including Zones A or V)
- ♦ Water Back-Up and Sump Overflow
- ♦ Hired and Non-Owned Automobile Liability
- ♦ Wind-Driven rain coverage is available
- ♦ Credits available for smoke-free properties
- ♦ Additional credits available for the installation and use of stove-top fire-suppression devices or SmartBurner™ technology.
- ♦ Umbrella and D&O and other complementary products available through MiddleOak's brokerage operation (Dauntless Specialty Brokerage)

Please see specific state availability on www.bigimarkets.com. We've made changes to improve our competitive fit, including:

- ♦ Reduced rates in many states and territories
- ♦ Improvements to wind/hail deductible requirements in many territories
- ♦ Significantly reduced rates for water back-up

To learn more about this market and speak to the program manager, visit www.bigimarkets.com.

Target Market

"Target Market" means risks more likely to receive competitive pricing and coverage terms.



Use Class

Broad array of habitational classes desired:

- Apartments: Market Rate, Student, Public, Senior, Affordable, Tax Credit, Dwelling Schedules
- Community Associations: Primary Residential, Secondary and Seasonal Condominiums, HOAs, PUDs

of Units

11-unit minimum per account. No maximum per building, location, or policy.

Construction Type

All construction classes desired.

Building Age (Year of original construction)

Post-1980 desired. All age construction eligible as long as roofs and mechanical updates are recent and complete. Specific electrical guidelines on pre-1980 construction.

Risks from Neighboring Properties

Suburban or urban setting with pride of ownership evident in the risk and neighboring properties.

Property Management

Properties professionally managed by experienced owners or third parties.

Losses

Three-year loss history reflective of well managed and maintained properties.

You hereby acknowledge that any reliance upon any information shall be at your sole risk. MiddleOak reserves the right, in its sole discretion and without any obligation, to make improvements to, or correct any error or omissions in any portion of this tip sheet. This sheet is provided by MiddleOak on an "as is" basis, and MiddleOak expressly disclaims any and all warranties, express or implied, including, without limitation, warranties of merchantability and fitness for a particular purpose, with respect to the tip sheet or any information and products. In no event shall MiddleOak be liable for any direct, indirect, incidental, punitive, or consequential damages of any kind whatsoever with respect to the tip sheet, the information and the products.

COMMERCIAL

Highly Protected Risks



Big “I” Markets and Fireman’s Fund have partnered together to provide you access to Fireman’s Fund’s monoline and complex property product. If you have large, property-driven commercial clients with a proven interest in risk management, Fireman’s Fund expertise and Highly Protected Risks capabilities deliver benefits beyond traditional HPR coverage. For the best HPR risks, Fireman’s Fund has an in-house capacity of \$560 million under a single roof.

COVERAGE HIGHLIGHTS & AVAILABILITY

Features/Benefits:

- ♦ Capacity up to \$600M in-house under one roof, schedules up to \$3B
- ♦ Low minimum premium of \$25,000
- ♦ True HPR Engineering services to consult with Insureds on building construction for up-fits, new construction, and maximizing credits
- ♦ Boiler and Machinery Coverage reinsured through Hartford Steam Boiler
- ♦ NUMEROUS Additional Coverages available for Hospitals (outlined in proposal)
- ♦ Green Endorsement, broadest in the industry, which allows for existing LEED Certified OR standard buildings to be rebuilt Green in the event of a loss

Coverage Availability:

Fireman’s Fund preferred Property Form is available in all 50 states; International locations can be contemplated with 90-day lead time.

Learn more at www.bigimarkets.com.

Nonprofit Directors & Officers - Travelers

Directors & Officers (D&O) Liability insurance helps cover defense costs and damages (awards and settlements) arising from wrongful act allegations and lawsuits brought against an organization’s board of directors and/or officers. These types of claims have become increasingly common, and directors and officers themselves could be held personally liable. To attract and retain qualified executives and board members, it’s crucial to have Travelers Directors & Officers Liability insurance.

Who is this right for?

- ♦ Financial Institutions
- ♦ Nonprofit Organizations
- ♦ Private Companies
- ♦ Public Companies

Travelers Knows Directors & Officers

All organizations, whether public, private, or nonprofit, and the people who lead them are vulnerable to a multitude of D&O exposures. These can include securities litigation, regulatory actions, and allegations of misrepresentation and breaches of fiduciary duties.

Travelers helps businesses understand and demystify Directors & Officers Liability coverage.

Directors and Officers Liability offers:

- ♦ Supplemental Personal Indemnification limit option
- ♦ Investigative Expense limit option
- ♦ No anti-trust or professional services exclusion
- ♦ Final adjudication - conduct exclusions
- ♦ Severability of exclusions
- ♦ Waiver of retention if there is a finding of no liability
- ♦ Amended settlement provision - 70 percent / 30 percent
- ♦ Broad definition of Insured Person
 - Includes employees
- ♦ Key Insured vs. Insured Carvebacks
 - Security Holder Derivative Claim
 - Claim brought by receiver, liquidator or bankruptcy trustee
 - Former D&Os
 - Employees as shareholders



Are you reading our
weekly newsletter,
Two for Tuesday?

Check out this publication
for product updates, info
and agent success stories
that will inspire your
agency!

COMMERCIAL

Pollution

American Risk Management Resources Network, LLC (ARMR.Network, LLC) specializes in environmental risks and insurance. Environmental insurance is less risky for agents to sell if they utilize the resources of ARMR.Network, LLC.

Below is a list of products and programs available from ARMR.Network, LLC. If you are unsure at any time about the environmental insurance needs of your client or how to obtain the needed coverage, please give us a call at (877) 735-0800 to discuss the insurance needs and options for your client.

Environmental insurance is continually changing and evolving to innovate new coverage offerings as a response to case law as well as exclusions in most property policies and CGL policies, providing immense opportunity to grow your book of business. Many insurance professionals shy away from selling environmental insurance for many reasons, one being it is too risky for agents to sell. At ARMR.Network, LLC, the staff works with you to truly understand your client and design a policy to meet your client's needs, making the coverage less risky for you to sell. Not all wholesalers will do this, which can open agents up to unforeseen traps.

Insurance Products provided by ARMR.Network, LLC:

- ♦ Contractors Environmental Liability (CEL)*
- ♦ Site Pollution Liability/Environmental Impairment Liability
- ♦ CGL/CEL/Professional combine form/package policies (for certain classes of business - see programs below)
- ♦ Storage Tank Pollution Liability
- ♦ Transactional Environmental Liability policies
- ♦ Transportation Pollution Liability
- ♦ Products Pollution Liability
- ♦ Commercial Auto*
- ♦ Workers Compensation**

**This coverage is commonly referred to as Contractors Pollution Liability (CPL).*

***These lines of coverage are offered on a case-by-case basis, based on the risk.*

Log into www.bigimarkets.com to learn more.

Real Estate Agents/Property Manager E&O

Every day, real estate agents face exposures to costly liability claims just by doing business. Protect your real estate agents clients with Travelers.

COVERAGE HIGHLIGHTS

Travelers 1st Choice+® is specifically designed to offer protection to real estate professionals for the array of emerging exposures they face and can help protect their firms against losses resulting from negligence, errors, and omissions in the performance of professional services. This errors and omissions policy can be tailored to fit individual business needs.

Key policy benefits:

- ♦ Network and information security offense coverage
- ♦ Bodily injury and property damage coverage
- ♦ Crisis event expense coverage
- ♦ Claim services and pre-claim assistance

Sample Claim Scenarios *Pollution, fungi, bacteria*

You were the seller's agent. Prior to the sale of the property, you received a call from a neighbor complaining that a waste dump on the subject property was damaging their property. Although you provided this information to the buyer's agent, the buyer alleges they never received this information prior to closing. The buyer brings a claim against you for failing to advise them of the waste dump. With a Travelers policy, coverage is included for failing to advise of the existence of pollutants, fungi, or bacteria in your capacity as a real estate agent or broker.

Bodily injury and property damage coverage

While holding an open house, a guest trips and falls, sustaining a back injury. As the injury results in surgery and the guest cannot return to work, he brings a claim against both the homeowner and you, alleging improper lighting and failure to warn. With a Travelers policy, liability coverage is included for any negligence of the insured, the broker, and/or your agent, up to the full limits of the policy, less any deductible, in your capacity as a real estate agent or broker.

Comprehensive risk management resources for this product are available.

Log into www.bigimarkets.com to learn more.

Travelers Wrap+

Travelers Wrap+® allows businesses to mix and match coverages according to their needs.

Why Wrap+?

One size does not fit all when it comes to executive liability and crime coverages, as no two companies face the same financial risks. That's why Wrap+ features some of the most progressive insurance products found anywhere, with the option to mix and match coverages, allowing the insured, large or small, to decide which coverage options to purchase.

Modular design = total choice

Whether it's one or all eight coverages, there's always one cohesive policy with consistent forms, terms and language. Select one or more of these coverages, and "snap in" additional coverages over time.

Products and services

- ♦ Directors and officers liability (D&O)
- ♦ Employment practices liability (EPL)
- ♦ Fiduciary liability
- ♦ CyberRisk
- ♦ Miscellaneous professional liability (MPL)
- ♦ Fidelity and crime
- ♦ Kidnap and ransom (K&R)
- ♦ Identity fraud expense reimbursement

Risk management service included at no additional cost

As part of your coverage, you receive access to Risk Management Plus+ Online®, a one-stop resource that provides a comprehensive set of tools to help protect your organization from costly litigation. To learn more, visit rmplsonline.com.

Why Travelers?

We've provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries. We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability. With offices nationwide, we possess national strength and local presence. Our dedicated underwriters and claims professionals offer extensive industry and product knowledge.

Small Commercial

Travelers

Travelers has recently taken significant steps in providing best-in-class coverages at very competitive prices for the following Small Office Business Owner's Policies (BOPs). You have them. Travelers wants them!

Financial Services Healthcare Pet Care Services Professional Services

Broad Master PacSM BOP plus popular coverage enhancements such as Power Pac PremierSM, CyberFirst Essentials[®], and EPL+SM.

General Liability Highlights

- General Liability Coverage Limits of \$1 million per occurrence / \$2 million aggregate are with an option for higher limits of \$2 million per occurrence / \$4 million aggregate available
- Advertising Injury and Personal Injury
- Medical Payments
- Damage to Premises Rented to You is included. Limit may be increased.
- Blanket Contractual for all insured contracts
- Host liquor liability
- Limited worldwide coverage
- Products/Completed Operations coverage is included. (May be excluded on Office Pac PlusSM.)
- Web XTEND[®] endorsement is automatically provided for most Office Coverage and includes personal injury, advertising injury and worldwide Web site injury protection (some restrictions apply)

Did you know Travelers will also insure your agency's property and liability coverage? Home-based businesses are acceptable. Key coverages include:

- Accounts receivables & valuable papers
- Business personal property off premises
- Hired & non-owned auto liability (optional coverage)

Travelers also offers competitive coverages and rates for workers compensation, automobile, and umbrella. Travelers Select is now submitted under the product name "Small Commercial on Big "I" Markets." ACORD Applications and three-year loss runs will be required. Travelers is available in all states except AK, FL, HI, LA, RI & TX.

CNA

CNA Small Business currently offers a market for a broad variety of businesses representing a majority of SICs, with several examples contained below. Please note that not all classes may be available in all areas.

CNA's broad portfolio enables it to respond to a wide range of business risks while focusing on the specialized needs of your insureds in small business, manufacturing, technology, healthcare, professional services, retail, real estate, wholesalers and manufacturing financial institutions.

Coverages:

BOP
Workers Compensation
Commercial Automobile
Umbrella
Miscellaneous Professional Liability

Focus Classes have exceptional success across the country, including higher hit rates, substantial inforce premium, large market availability and consistent exposure within class. CNA is available in all states except AK, FL, and HI. For more information, log into www.bigimarkets.com and click on "Small Commercial Standard Markets."

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.

Chubb BOP protects small business owners 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
- Wholesale businesses

Optional enhancements:

- Property enhancements, including a unique automatic blanket limit of insurance concept that ties together essential property coverages. This allows you to use your insurance dollars where you need them the most following a loss.
- Liability enhancements including broad named insured and blanket additional insureds
- Privacy and data breach
- Earthquake (in selected states)
- Employment practices liability
- Foreign liability, including kidnap and ransom
- Electronic data liability
- Equipment breakdown
- Water back-up and sump overflow
- Professional liability insurance for barbers, dental labs, florists, funeral directors, hairstylists, hearing aid establishments, optical establishments, printers, and veterinarians
- Crime, including forgery and alteration, money and securities, as well as employee dishonesty

Supporting insurance products to a Chubb BOP policy include:

- Umbrella
- Workers Compensation
- Commercial Auto

Chubb is currently available to members in all states with the exception of AK, HI, LA (coming soon), WA. In Florida, only Tech BOPs and monoline work comp are available at this time.

Log in to www.bigimarkets.com and select "Small Commercial" to learn more, or contact underwriters Tom Spires (tom.spires@iiaba.net) or Claire McCormack (claire.mccormack@iiaba.net).

Big “I” Flood: When it comes to your flood carrier, it’s a bright idea to choose Selective.

CHOOSE SELECTIVE

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

- ♦ An enhanced quoting and policy issuance system providing streamlined navigation, real-time processing and numerous reports to help you manage business effectively and efficiently
- ♦ Direct access to dedicated and skilled underwriters who are well-versed in ongoing legislative changes, assigned to each agency rather than a TPA call center
- ♦ Competitive commission structure
- ♦ Localized and experienced Flood Territory Managers who travel the country facilitating continuing education (CE) classes, providing the knowledge and expertise needed to effectively speak flood
- ♦ Access to complimentary customizable marketing materials and campaigns
- ♦ Notifications of important National Flood Insurance Program (NFIP) changes
- ♦ On-site book rollover assistance
- ♦ Carrier appointed claim adjusters and in-house claim examiners following a flooding event
- ♦ Support of Big “I” advocacy efforts on Capitol Hill

A trustworthy companion

Since their founding in 1926, Selective has built a reputation of honesty, efficiency and quality service, backed by an “A” (Excellent) or better A.M. Best rating for more than 85 years.

Plus, Selective provides you with access to a fully empowered and dynamic field model that is ready and able to respond to your needs, including:

- ♦ Dedicated and regionally based flood territory managers
- ♦ Agency-assigned underwriting teams
- ♦ Regional claim examiners and appointed adjusters
- ♦ Skilled marketing and internal sales professionals
- ♦ Devoted customer service department

WE’VE GOT YOUR BACK

The Big “I” works tirelessly to ensure that your interests as independent insurance agents are well represented on Capitol Hill. And your support of the Big “I” Flood program with Selective helps the Big “I” better serve you!

It is through production generated from Big “I” Flood appointed agents that Selective provides financial resources supporting legislative advocacy efforts on behalf of independent agents, by promoting NFIP reform and sustainability.

By placing your agency’s Flood book of business with Selective, you will enjoy competitive commissions while partnering with one of the most experienced and dedicated carriers in the marketplace.

Selective is also the only insurer that directly supports the Big “I” national and state advocacy efforts in Congress and with the NFIP. United, we can help independent agents have a strong voice of flood insurance by placing more business through the Big “I” Flood program.

STAYING SMART

Being knowledgeable of NFIP coverages and changes is crucial in communicating the need for flood insurance to your clients. Fortunately, Selective and Big “I” Flood leverage a variety of channels to keep members up to speed, including:

- ♦ Continuing education classes offered by state associations and taught by Selective Territory Managers or other industry experts
- ♦ Regularly issued communications from Selective about NFIP legislative changes and how they impact agents and customers
- ♦ Numerous publications providing industry updates:
 - ♦ Insurance News & Views weekly e-newsletter
 - ♦ Two for Tuesday weekly e-newsletter
 - ♦ Big I Advantage® Newsletter publication
 - ♦ Independent Agent magazine special features
 - ♦ NFIP reform announced in state association publications
- ♦ Free topical webinars, as well as access to a virtual university dedicated to flood insurance.

Learn more and sign up for Big “I” Flood today at www.independentagent.com/Flood.



Big “I”
FLOOD
In, Above and Outside of the NFIP!

The Big “I” Markets Affluent Program

Step up to the next level with our affluent homeowners program.

The affluent program is the most widely accessed on Big “I” Markets. With Big “I” Markets, the choice is yours! One application lets you see which direction is best for your client.

AIG

AIG Private Client Group was created to meet the needs of successful customers. But because success comes in many ways to many different people, no two customers will be the same. One might have great wealth and specialized needs — the need to cover art collections or a variety of properties, cars, and boats, for example — while another might have been steadily building wealth, focused on family and career, and is now suddenly awakening to just how much he or she has at risk. AIG PCG aims to meet the needs of these diverse populations with a promise that defines our difference: Insurance that keeps up with your success.

CHUBB

Chubb Personal Risk Services is the premier insurer of high-net-worth individuals in the U.S. With exceptional financial strength and over 30 years of experience specializing in the affluent market, they offer products and services designed to help protect the highly valued assets and peace of mind of affluent customers. Chubb offers an array of products ranging from auto to homeowners, valuable articles, liability and yacht insurance. Their mission is to continually evolve and expand the Masterpiece® suite — long considered the gold standard of affluent personal insurance — to provide new offerings that best meet the needs of high-net-worth consumers in an ever-changing world. They provide not just coverage, but craftsmanship.

BROKER OF RECORD

Roughly 20% of our affluent new business premium comes from Broker of Record submissions. We do welcome BOR requests, and have a separate product set up just for that process. Please use the Affluent Personal Lines Broker of Record Change product and submit a "quote request" to create a file on Big "I" Markets if the client has a policy in force for Chubb, AIG or ACE. Coverage is not automatic with a Broker of Record submission. Each risk will be re-underwritten and accepted or declined based upon its attributes. All risks must meet the eligibility requirements of our program, as described on the Affluent Program underwriting and coverage page.

Multiple Policies/Book Roll: Contact Nancy Doherty (nancy.doherty@iiaba.net) for additional information or to discuss a large transfer. Requests involving multiple policyholders via book roll must be entered separately in Big “I” Markets. Please use the “Request a Quote” feature for each respective policyholder. The Big “I” Markets Affluent Program is robust and popular, and the complexity can be tricky, which is why BIM has three experienced affluent underwriters dedicated to the program. If your account has features that aren’t addressed above or on the Big “I” Markets Underwriting & Coverage page, please go ahead and submit applications for consideration. It allows the underwriter to more accurately evaluate the risk by ensuring all information has been provided.

Please note, not all coverages are available in all states. The above information is intended to be a general guide and is subject to change. Each risk is considered on its individual merits and may command different requirements of eligibility.

Auto and Home Standard Markets



Big “I” Markets’ auto and home standard markets (formerly Eagle Express) provides market access to MetLife Auto and Home, Progressive, QBE, Safeco and Travelers Insurance Company.

Our company partners are committed to personal lines. They are known for their comprehensive products and excellent service to the policyholders, communities and independent agents.

TARGET MARKET & ELIGIBILITY

Eligible risks include:

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

COVERAGE HIGHLIGHTS & AVAILABILITY

MetLife Auto and Home

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

Progressive

Coverage is available for vehicles and watercraft to members in AZ, CA, CO, FL, HI, ID, MD, MN, MT, NY, PA, RI, TN, TX and VA. Additional states may be available soon.

Safeco

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

Travelers

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

Learn more at www.bigimarkets.com.

Jewelry

Big “I” Markets knows jewelry insurance is only as good as the company standing behind it. It’s why they offer agents access to Jewelers Mutual Insurance Group — a company that’s been insuring jewelry, and only jewelry, for more than 100 years.

Jewelers Mutual[®]
INSURANCE GROUP
— SINCE 1913 —

With Jewelers Mutual, your clients receive an extra level of jewelry protection plus the benefits of having a **stand-alone policy** that doesn’t impact their other coverage.

What’s covered?

All jewelry – engagement rings, watches, earrings, even loose stones being set – is protected by Jewelers Mutual’s comprehensive **repair** or **replacement** policy.

Why specialty jewelry insurance from Jewelers Mutual?

Coverage goes above and beyond typical homeowners or renters insurance

- ♦ No coverage limit
- ♦ Covers disappearance or unexplained loss
- ♦ Includes worldwide travel

Works to replace, not just reimburse

- ♦ Replaced with same kind and quality, not similar kind and quality
- ♦ Flexibility to work with trusted jeweler of choice

Protects premium

- ♦ Jewelry claim not connected to any existing coverage
- ♦ Reduces the stress on homeowners’ carriers

Retain your clients

Help clients apply for worry-free jewelry coverage today at jewelry.bigimarkets.com.

Learn more at www.bigimarkets.com.

PERSONAL

Non-standard Homeowner, Rental Dwelling, Condo, Renters or Vacant Dwelling

Having difficulty finding coverage for your homeowner, rental home, condo, renters or vacant dwelling?

Big "I" Markets can help.

We have an A-Rated excess and surplus lines carrier offering homeowners insurance for risks other carriers decline or are unable to write.

While there is no maximum Coverage A limit, there is a minimum limit that varies by state and exposure.

What you should send us:

- ♦ Older, updated, well-maintained homes (Older Home Questionnaire Required)
- ♦ Coastal, Non-Coastal or Brush Exposures
- ♦ Log Homes
- ♦ Trampolines, Unacceptable Animals, Unfenced Pools
- ♦ Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- ♦ Risks cancelled due to nonpayment of premium
- ♦ Risks with prior losses or being non-renewed

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims; more than 2-family unit; business or daycare on premise.

Risks with more than 2-family units, business or daycare on premise may be considered on a case-by-case basis. Submit a quote request with a complete detailed explanation for consideration.

Coverage Highlights & Availability

- ♦ Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- ♦ Many standard ISO endorsements and customized endorsements available
- ♦ Flexible deductible options
- ♦ Minimum Premium \$1,000
- ♦ Available to members in all states except Hawaii

Detailed information on minimum guidelines is available at www.bigmarkets.com.



Personal Articles Floater

Recognizing the unique needs of clients, the Personal Articles Floater program offers tailored products and services for personal and commercial fine art and floater risks. Coverage is available on a personal and commercial basis for a diverse range of risks, including fine arts, jewelry, antiques, silverware, coins & stamps, memorabilia, gun collections, fine wine, musical instruments, as well as other collectibles.

Coverage can be designed to meet the client's needs with different policies available offering the following features:

- ♦ Agreed Value, Current Market Value or a combination of both with All-Risk, Worldwide Coverage (including breakage and mysterious disappearance)
- ♦ No per-item limitations
- ♦ Comprehensive forms to thoroughly address critical policy features rather than treat them as an afterthought to homeowners insurance

The Fine Art and Valuable Articles Program offers:

- ♦ Blanket or scheduled items coverage
- ♦ No per-item limit on blanket coverage
- ♦ Comprehensive forms to thoroughly address critical policy features rather than treat them as an afterthought to homeowner's insurance
- ♦ Consideration for any type of collectible, including wine, musical instruments, antiques, stamp and/or coin collections, sports memorabilia and collectible figurines
- ♦ Special wine coverage, including mechanical breakdown and restoring/replacing damaged labels
- ♦ Coverage for breakage and mysterious disappearance
- ♦ Worldwide coverage
- ♦ A-Rated admitted carrier
- ♦ Available for Collectors and Corporate Collections
- ♦ \$500 minimum premium

These highlights are designed to provide you with an outline of the Personal Articles Floater program. It does not include all the features, exclusions and limitations of the policy.

Learn more at www.bigmarkets.com.

Big “I” Personal Umbrella

A+ Rated RLI Stand-Alone Market

The RLI Personal Umbrella is an umbrella liability policy that provides up to \$5 million coverage in excess of the underlying policies’ coverage, subject to any exclusions in RLI’s policy provisions. The product is “stand-alone,” so the Insured does not need to place their underlying coverages (auto, homeowners, watercraft, etc.) with RLI.

- ♦ A+ rated and admitted nationwide
- ♦ Limits up to \$5 million available for most risks, \$1M only in NM, and can be written over other personal umbrella coverage
- ♦ Excess UM/UIIM available nationwide
- ♦ Stand-alone coverage — no need to switch home or auto carriers
- ♦ New drivers accepted and no age limit on older drivers
- ♦ DUI/DWI permitted
- ♦ Low maintenance — No need to report new exposures mid-term if required underlying limits are maintained
- ♦ Can extend to estates and trusts, depending on how underlying policies are written
- ♦ Simple, self-underwriting application
- ♦ Worldwide coverage, as long as the suit is brought in the U.S., Canada or Puerto Rico

Personal Umbrella Alternative Market

The Anderson & Murison Personal Umbrella is an admitted stand-alone personal umbrella policy. With both primary and excess coverage available, it has been designed to meet the diverse needs of your insureds. Written on A-rated Scottsdale paper.

- ♦ Limits up to \$10 million available (varies by state)
- ♦ Will consider high-profile personalities, such as athletes and entertainers
- ♦ Will consider risks with prior liability losses exceeding \$25,000
- ♦ Driver exclusion endorsement available
- ♦ Worldwide coverage
- ♦ Available in all states except CT, LA and NY

EVERYONE NEEDS AN UMBRELLA!

Whenever you do a quote for a home or auto policy, take a moment to go to www.iiaba.net/RLI to work up a quick quote with just basic information that you probably already have.

You’ll even be provided with a quote letter for your insured, so you can present that along with the HO or auto quote.

Even if your insured opts not to purchase an umbrella, you can file a PUP decline form (available at www.iiaba.net/RLI) to show that you offered the coverage.



RLI Home Business Insurance

The RLI Home Business Insurance 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.

This product is not intended for all types of home business. It is specifically targeted for over 100 retail and services risks operated from the insured’s residence and presenting minimal product liability, professional liability and/or off-premises exposures. Professional liability is excluded and requires a separate policy.

- ♦ A+ rated and admitted nationwide
- ♦ Up to \$1,000,000 in business liability protection
- ♦ Up to \$100,000 (varies by state of risk) comprehensive coverage for business personal property both on- and temporarily off-premises
- ♦ Up to \$5,000 per person for medical payments to customers injured on the insured’s premises
- ♦ Coverage for loss of business income
- ♦ Standard \$250 deductible
- ♦ Optional increased coverage for theft of jewelry and watches (\$250 limit, available in most states)
- ♦ Optional coverage available for Money & Securities, Electronic Data Processing Equipment (varies by state of risk), additional insureds, Inland Flood, Unmanned Aircraft, and Garagekeepers
- ♦ Optional coverage for Certified Acts of Terrorism available nationwide
- ♦ Competitive rates starting at just \$125 annually, depending on the location and type of business

Learn more about these products and how to obtain a quote by logging into www.bigmarkets.com.

Recreational Marine

For over a hundred years, Chubb and its predecessor companies have offered unparalleled stability and protection for small boats, yachts, luxury mega-yachts, and more.



Whether your clients own a runabout, sailboat, yacht or mega-yacht with a full-time captain and crew, Chubb offers some of the most seaworthy coverages and services available.

Select from:

Masterpiece® Boat & Boat Select
Masterpiece® Yacht & Yacht Select
Masterpiece® Yacht Preference

Log into www.bigimarkets.com to learn more.

Recreational Vehicles - Personal



National General is America's RV Insurance Specialist.

We offer many unique coverage options and discounts that are designed specifically to accommodate the avid RVer.

If your clients are using ordinary auto insurance to cover their RVs, they're under-protected.

High-Value RVs

With underwriting approval, we can insure:

- ♦ RVs up to \$1M OCN (except any Newells or Prevosts)
- ♦ Replacement Cost Coverage on RVs with an OCN of \$300,000 or more

Liability Limits

Up to \$500,000 (pending the state)

For detailed state availability and full coverage details, log into www.bigimarkets.com.

Motorhomes



Class A



Class B



Class C



Bus Conversion

Travel Trailers & Campers



Travel Trailer



Fifth-Wheel Trailer



Pop-Up Trailer



Truck-Mounted Camper



Airstream Trailer



Toy Hauler

No matter how well you assist your clients, travel holds the potential for unwanted surprises. Travelers today prepare for the unexpected by relying on Travel Insured International.

Our Worldwide Travel Services are accessible 24/7/365. Every Worldwide Trip Protector plan comes with outstanding Travel Insured customer service delivered by the friendliest, most knowledgeable protection professionals in the industry.

REQUIREMENTS FOR QUOTING & BINDING

Step 1

Review the product guide with your client. Use the "Quick Quote" feature on the Travel Insured International site (www.travelinsured.com) to calculate premium and add optional coverage, if desired.

Step 2

Contact the Carrier's Help Desk with any coverage or underwriting questions at 800-243-3174.

Step 3

When you are ready for coverage to be issued, you **MUST** click on "Request a Quote" to access the applications and enter client information. Then scan and attach the completed application as a "New Message" or email it to kyle.yoder@iiaba.net. A credit card number is required to issue coverage.

Coverage will be issued and confirmed in Big "I" Markets and is currently available to members in all states.

Visit www.bigimarkets.com.

What is Big “I” Markets?

Big “I” Markets is an online market access system available exclusively to Big “I” members, featuring no fees, no volume commitments and competitive commissions.

Benefits of Big “I” Markets:

- ♦ Ownership of expirations
- ♦ No initial access or termination fees
- ♦ No obligation to submit other accounts
- ♦ EFT commission payments
- ♦ Only one login needed to access all programs
- ♦ Weekly e-newsletter featuring product knowledge and special interest pieces
- ♦ Doing business with Big “I” Markets supports your state association

What can you access?

A suite of top-tier products, including affluent homeowners, cyber liability, bonds, commercial packages, habitational, and non-standard homeowners.

More in-depth information on each product can be found after logging in to www.bigimarkets.com.

Questions? We are here to serve you. Contact bigimarkets@iiaba.net or call (703) 647-7800.



Big “I”
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www.bigimarkets.com

