

NEW SMALL COMMERCIAL OFFERINGS ADD UP TO EXCITING EXPANSION, AIG HIGH NET-WORTH HOMEOWNERS OVERVIEW WEBINAR, & DOWNLOAD SMALL COMMERCIAL FLYER

NEW SMALL COMMERCIAL OFFERINGS ADD UP TO EXCITING EXPANSION

Broader options put choice and quality at members' fingertips.

We are excited to announce that the small commercial market offerings on BIM have been expanded to include additional carriers and coverage areas. CNA and RLI/CBIC's Mainstreet will be joining Travelers Select as available carriers. Further broadening the program options, excess and surplus lines through Gridiron and small contractors through RLI/CBIC will be available. Here is a summary of the new product line-up:

Travelers Select®

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

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, and Umbrella and Miscellaneous Professional Liability products are available.

CNA is available in all states except AK & HI.

RLI/CBIC's Mainstreet

RLI/CBIC offers a wide variety of accounts in the service, retail, light manufacturing, construction and hospitality sectors. Package & BOP products are available.

RLI/CBIC available in AZ, CA, ID, ND, NM, NV, OR, & WA.

Mono-Line General Liability available in all states. \$2,500 Minimum premium.

The above carriers, including Travelers Select, are now submitted under the product name **"Small Commercial Standard Markets" and ACORD Applications and 3 year loss runs will be required.**

Small Commercial Excess and Surplus Lines

Gridiron offers over 350 eligible package classifications designed for small business. Package select business for coastal and non-coastal risks.

Gridiron available in AL, CA, CT, FL, GA, LA, MD, MA, MS, NJ, NY, NC, OR, PA, SC, TX, VA, & WA.

To learn more or submit a risk for Gridiron, select Small Commercial Excess and Surplus Lines from the product menu. ACORD Applications and 3 year loss runs required.

Small Contractors Market

RLI/CBIC designed to meet the needs of small to medium-sized artisan and general contractors specializing in residential and light commercial projects.

RLI/CBIC available in AZ, CA, ID, MT, ND, NM, NV, OR, TN, TX, WA, WY. 13 Additional states added first quarter of 2017.

To learn more or submit a contractor's risk, select Small Contractors Market from the product menu. CBIC Contractor Application (located in Product Resources) and 3 year loss runs required.

You will be able to submit one ACORD application and select from available standard carriers online, with separate applications required for the Excess & Surplus lines product and Small Contractor Product. The new markets are live as of today!

If you have any questions, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net.

SPECIAL FEATURE - AIG High Net-Worth Homeowners Overview Webinar

Join us for a webinar overview of AIG Private Client Group for affluent homeowners. We will run through the various coverage features in detail. We will also discuss tips on managing risks, claims, underwriting flexibility, premium credits, and coverage comparison. The presenter is Lisa Gelles, Business Development Manager - AIG Private Client Group.

Friday, October 21, 2016

2:00 to 2:30 p.m. EST

Cost: FREE!

REGISTER HERE.

Download Small Commercial Flyer

Click here to download and check out our small commercial overview sheet, which provides a handy summary of the broadened small commercial offerings.

Why not print a copy and hand it to your commercial producers now?

For more in-depth coverage details, please visit Big "I" Markets and click on the "Underwriting and Coverage" pages.

Please contact Tom Spires with any questions about this product at tom.spires@iiaba.net.

WEBINARS

Remember that you can view the following webinars 24/7 by checking out the BIM Webinar Library. To do that log onto Big "I" Markets and click on "Publications".

- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travel Insurance
- Community Banks
- Real Estate E&O
- RLI Personal Umbrella
- "Oh, by the way...Flood Sale"
- Habitational
- Student Housing

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BIM WEBSITE TRAINING WEBINAR

For all you folks who recently registered for Big "I" Markets, remember you can participate in a webinar from the comfort of your office to help you learn how to navigate around the system. Every Thursday at 2:00 p.m. EDT we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

- Thursday, October 13 @ 2 p.m. EDT
- Thursday, October 20 @ 2 p.m. EDT

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Part 3 of 3: DocuSign Webinar Series Continues on 10/13

Digital Insurance: Meeting the Needs of the Digital Customer – Part 3 of 3

DocuSign and the Big "I" have partnered to bring you a 3-part webinar series on digital insurance.

Technology has changed the way businesses interact with their customers. Customers are on their digital devices and expect immediate service from the companies they do business with. Stay ahead of the competition by providing services the way your customers live - on digital devices.

You can catch up today by accessing recordings of part one and part two online.

Webinar Date: October 13, 2016 - 10:00 AM PDT (1:00 PM EDT)

Don't wait, register today for part three of this 3-part series and learn how other insurance agents and brokers are using DocuSign to improve workflows.

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REGISTER HERE

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Agents Counsel for Technology

- **Small Commercial Rating - Advocacy for Consistency & Usability** Tuesday, October 18, 2016
2:00 to 2:30 p.m. EST
Cost: FREE!

The ACT Small Commercial Rating work group is focusing on driving cross-industry consistency and ease of use for agents using their management systems to get customer quotes for small commercial lines. Join work group Co-Chairs, Jim Armitage and Susan LaBarre, as they talk about the work group's goals, and delve into their creation of a recently-release "Carrier Bridging Best Practices" document. This is a strategic template to create consistent workflows and ultimately increase overall utilization of small commercial rating using management system 'bridging' functionality. There will also be discussion on the ongoing challenges for small commercial lines and steps the work group will take next on this.

REGISTER HERE

- **The Center for Internet Security and ACT Present "Cyber Hygiene"** Tuesday, October 25, 2016
1:00 to 2:00 p.m. EST
Cost: FREE!

Join us to learn about an exciting set of security tools being offered FREE for all IIABA agents & brokers! ACT is partnering with the Center for Internet Security (CIS) to offer their comprehensive set of 'Cyber Hygiene' tools to help agencies count, configure, control and patch all software, hardware, and security-related aspects of agency business.

In this webinar, a representative from the CIS will discuss the Cyber Hygiene tools in detail, giving you insights on how to download and use these tools, creating the needed plans to protect your valuable agency hardware and data.

REGISTER HERE

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Big "I" Virtual University Webinars

Don't miss the following education opportunities provided from the Big "I" Virtual University experts that focus on topics agents need to know to make a smart start in 2016. For more information, contact national staff.

- **October 27 - 1:00 - 3:00pm EDT. "NFIP: Change, Chaos and Confusion"** In this two-hour session, David Thompson of the Florida Association of Insurance Agents teams up with Chris Heidrick of Heidrick and Company in Sanibel Island, Florida to bring you up to speed on where we were and (as best as anyone knows) where the NFIP is going. Subjects such as subsidized rates, grandfathering, refunds, surcharges, lapses, and the ever-popular robust private flood insurance market will be discussed. Click here to learn more and register.
- **November 7 - 2:00 - 2:30pm EDT. "First Monday LIVE!"** is a free monthly webcast hosted by the VU's own Bill Wilson and guests on the first Monday of the month to discuss the wide world of insurance from seemingly non-insurance topics. Each 30-minute webisode covers "what's going on" in the news and the implications. The November broadcast is in development as subject matter is explored. Click here to learn more and register and here to access the recordings.
- **November 16 - 1:00 - 3:00pm EDT. "Builders Risk"**. Builders Risk insurance is meant to provide protection against the financial consequences of accidental losses which occur during the course of construction, renovation, or installations. This area of the insurance industry is largely misunderstood by many insurance professionals, including those that advise on the procurement of such insurance. This is further complicated by the fact that many insurers use differing proprietary coverage forms. Increase your knowledge in this two-hour webinar. Click here to learn more and register.

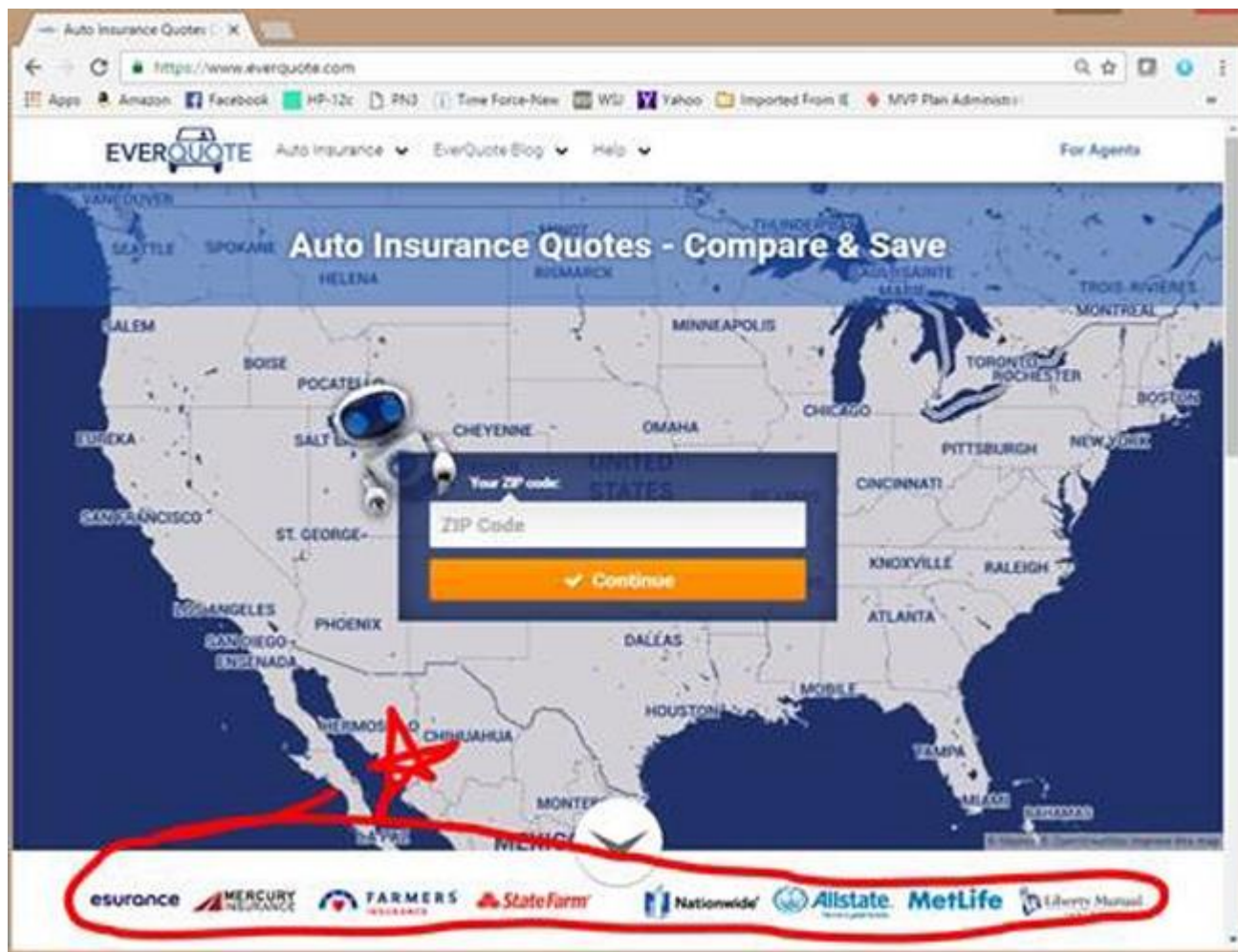
STUDENT OF THE INDUSTRY PARTING SHOT

What's in a Logo?

Considerations on Using Insurer Logos

By Paul Buse, President of Big I Advantage®

Recently I was distracted by an advertisement on my Skype screen to obtain information related to insurance. Naturally, I clicked on it and I ended up at the Web site shown below. With the array of insurer logos circled below in red, I was intrigued.



[Click for larger version](#)

Source: www.everquote.com

The reason I was intrigued is that the logos are from insurers that represent different distribution strategies. I asked myself, "How could one entity have all these agency appointments?" It appears that the owner of the website is an aggregator of insurance leads. They are also a licensed agent in several states I checked. I did not see that Everquote was an appointed agent of any insurers in the two states I checked.

These brings me to the point of this week's Student of the Industry: **Be very careful with insurer logo use.**

What's the big deal?

Beyond the practical desire to not surprise any insurer that you used their logo, as agents you should be aware that licensing considerations and unfair trade practices are a major consideration. Insurance regulators want to know which agents can bind the insurers into contracts, pay claims on the insurer's behalf, etc. Use of logos infers such authority. Insurance departments are also interested that the insurers who have agents in the field properly register them and pay the proper fees.

So, as students of the industry in marketing your agency, be very careful with your use of any insurer logos. You should know your state regulations on what's required in addition to just showing the logo. If in doubt, always ask the insurers you have access to or the intermediary that makes that access available to you.

TWO FOR TUESDAY TRIVIA

Be one of the first five with the correct answers and win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Congratulations to this week's winners - Tawni Gama (WA), Mary Catherine Shaver (LA), Judy Brennen (IL), Morgan Ellis (PA) & Gabe Mudd (TN).

1. The National Fire Protection Association state there were 1,345,500 reported fires in 2015. How many were "outside and other" fires? - **639,500**
2. What famous comic detective debuted on this day (October 4) in 1931? - **DICK TRACY**
3. The NFIP paid out over \$839 million in claims in 2015. Which state received more than 60% (*\$520 million*) of it? - **TEXAS**

TIE BREAKER

"Autumn is a second spring when every leaf is a flower." This is a quote by which Algerian-born writer? - **ALBERT CAMUS**

LAST WEEK'S MOST CLICKED LINKS

Here are the top three items that got BIM agents clicking from our last edition... see what you missed!

1. Fall Foliage Scenic Routes
2. EPLI - Things That Should Never Be Said
3. FEMA Mapping Changes Webinar Registration Link

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Illinois on a vacant dwelling - non-standard sale of **\$11,120** in premium!