

TWO FOR TUESDAY from Big "I" Markets

BIG AND BOLD VEHICLES, POLLUTION COVERAGE NEEDS CAREFUL SCRUTINY, & TRAVELERS ON MAIN STREET

BIG AND BOLD VEHICLES STAND OUT

Police cars, ambulances, fire trucks and old trucks have one thing in common. They're easily recognizable when they drive by, even more so when they are restored classics. Did you know that the Ghostbusters' Ecto-1 was a restored 1959 ambulance?

Other distinctive vehicles are the old Checker Cabs with their quad headlights and large grills. This unique look made them a Hollywood favorite for movies, TV shows, and music videos. They've also appeared in several of the *Grand Theft Auto* video games. You may remember that the main character of the movie "Taxi Driver" drove a Checker Cab and most of the cabs in the movie D.C. Cab and TV show Taxi were Checkers as well.

Chubb's **Collector Car** program is a perfect solution when looking to properly insure these unique vehicles. Chubb can cover almost all of the classic and antique cars, trucks, tractors, fire trucks and even military vehicles*. New collector car risks will be entertained provided they meet the following guidelines:

- All operators in the household must have good driving records.
- The vehicle should not be operated by anyone under the age of 25.
- All operators should have experience operating similar vehicles (i.e., high performance).
- There is one regular-use vehicle per operator.
- The vehicle should be used primarily for collector car purposes.
- The vehicle should not be used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing or speed contest.
- The vehicle is not used on a racetrack, test track or any other course of any kind.
- The vehicle is garaged.

The minimum vehicle age for eligibility is 30 years old. That said, please know that Chubb will consider these vehicles on a monoline basis. If pursuing a monoline policy, though, know that Chubb generally does not accept newer special interest cars, i.e. 2007 and later Shelby GT500 (top of the line Mustang), Corvettes, etc. While these newer special interest vehicles can certainly be considered as part of a larger account situation, provided the usage and security are acceptable AND we also write the regular use vehicles, please note some examples of cars not quite 30 years old that have qualified in the past: early '90s Mercedes SL's, Porsche's (911, 928), Land Rover Defender 90's and 110's, etc.

Chubb's **Collector Car** program is available to members in all states except MA and SC. Learn more by logging into Big "I" Markets.

*tractors, fire trucks & military vehicles are reviewed on a case-by-case basis

SPECIAL FEATURE:

Pollution Coverage Needs Careful Scrutiny

Many policies such as auto are fairly uniform across various carriers in the lines. There aren't a lot of surprises when a claim arises. The environmental insurance market is not like that; constantly evolving over the less than forty years it has been around. Bill Dybdahl of American Risk Management Resources Network, LLC (ARMR.net) has written a great article regarding the need to fully review the policy form and endorsements. He provides the essential coverage elements and a basic policy form overview.

You can find more information about ARMR's products at Big "I" Markets.

TRAVELERS ON MAIN STREET

Main Street. The name usually given to the street in smaller towns where the businesses are located. Large cities may have several Main Streets with specific neighborhoods having one of their own. The name has grown to represent traditional

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values, regular people, and small businesses, no more so than when compared to the larger corporate interests commonly labeled "Wall Street."

The National Trust for Historic Preservation calls its community revitalization program Main Street America and Disney has Main Street, USA in the front of several of their theme parks in the U.S., Paris, and Hong Kong.

The type of small businesses found on real main streets by whatever name are what Travelers had in mind for the **Travelers Select Master PacSM** programs. Coverage is available for offices, stores, contractors, small commercial centers apartments, condos, and more. Now Travelers offers three levels of coverage on top of its already excellent service.

Check out the Travelers Select line of products on www.bigmarkets.com for state availability.

WEBINARS

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.

- **February 24. Emerging Insurance Pricing Mechanisms..The End of Underwriting?** This two-hour program examines past, recent, current, and emerging pricing mechanisms, from the inception of judgmental underwriting to class rating to data analytics and predictive modeling. Click here to learn more and to register.
- **March 7. "First Monday LIVE!"** 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. Each 30-minute webisode will cover "what's going on" (drones, car sharing, concealed weapon laws, legalized marijuana, legislative issues) and the implications along with hot topics, your feedback and more. The March session covers "The Worst Insurance Policy in the History of Insurance.". Click here to learn more and register.
- **March 23. "Horrible Commercial Lines Policy Forms and Endorsements to Avoid or Be Wary Of"** This program examines dozens of commercial lines policy forms and endorsements that business entities should avoid in their insurance programs if at all possible. Discussion topics range from why be concerned to who's to blame, to Non-ISO and ISO Policy Forms and Endorsements and what to do, along with time for questions and answers. Click here to learn more and register.

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DocuSign for Big I Members: Keeping Business Digital with eSignatures

Join us to learn more about DocuSign for your agency. We'll show you how you can use DocuSign for everything from new policy applications to coverage election forms. We'll cover the basics, including how to take advantage of your exclusive Big "I" member price discount, and leave plenty of time for you to ask us questions:

- Legality and security: We'll show you how DocuSign is a best practice in keeping you and your clients safe
- Ease and convenience: See what your clients will see when you send documents through DocuSign, and learn just how easy it is to sign
- Sending, templates and account management: We'll get you up to speed on setting up your account, short cuts with document templates, and account management 101

We'll see you there!

Click the date to learn more and to register:

- February 25, 1:00 pm EST
- March 10, 1:00 pm EST
- March 31, 1:00 pm EDT
- April 14, 1:00 pm EDT
- May 12, 1:00 pm EDT
- May 26, 1:00 pm EDT

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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".

- Personal Liability Trends - Fireman's Fund
- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travelers Select Products (series)
- Travel Insurance
- Community Banks
- Real Estate E&O
- RLI Personal Umbrella
- "Oh, by the way...Flood Sale"
- Habitational
- Non-standard Homeowner
- 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, February 11 @ 2 p.m. EDT
- Thursday, February 18 @ 2 p.m. EDT

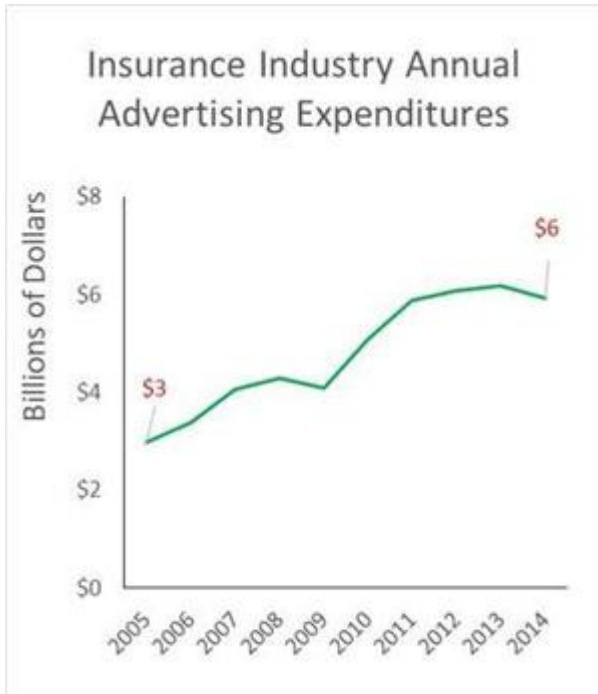
STUDENT OF THE INDUSTRY PARTING SHOT

Insurance Advertising and the Super Bowl

By Paul Buse, *President of Big I Advantage®*

On Sunday many of you probably watched the Super Bowl. As students of insurance, perhaps you recall the year before where there were several insurance advertisements. This year a 30 second spot reportedly is up to \$5 million, last year it was \$4.5 million and 10 years ago it was \$2.6 million. Last year advertisements included Esurance (i.e., "Sorta Pharmacy"), Nationwide ("Dead Boy" safety advertisement) and GEICO ("Push it" with Salt-N-Pepa). This year I did not see any insurance advertisements. Did you? That got me by surprise. With insurance advertising spending increasing about 100% in 10 years and promoting big popular brands like GEICO, Progressive, Allstate and State Farm, it seemed there would be more insurance companies making the choice to be on the Super Bowl in last 10 years. Next week we will take a look at another form of insurer marketing, contingency commissions. Which do you think insurers spend more on annually?

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Source: A.M. Best Aggregates and Averages, Insurance Expense Exhibits for 2005-2014

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. Customizable Agent to Customer Letter Regarding ACE Acquisition - Chubb policyholders
 2. Customizable Agent to Customer Letter Regarding ACE Acquisition - ACE policyholders
 3. Bizarre Christmas Claims
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BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Virginia on a cyber liability & security sale of **\$14,352** in premium.