



Big "I"
MARKETS

2017-2018 Product Guide

We are the key to the markets you need today.

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.

Architects and Engineers Professional Liability

CBIC Design Professionals, an RLI Company, provides comprehensive professional liability coverage for architects, engineers, and surveyors.

Coverage highlights:

- Defendants' reimbursement of expenses—\$500 per day subject to \$12,500 maximum (reimbursement applies day one)
- ADA/FHA/OSHA regulatory or administrative action reimbursement—\$30,000 per policy period
- Free pre-claims assistance
- Disciplinary proceedings reimbursement—\$5,000 per proceeding
- Definition of "Insured Person" includes temporary or leased personnel, and retired personnel
- Predecessor firm coverage, including joint ventures
- Worldwide coverage
- Liberalization clause
- Blanket waiver of subrogation provision
- Punitive damages extension where allowable by law
- Deductible mediation credit of 50% subject to a \$12,500 maximum
- Automatic 90-day coverage for acquired or merged entities
- Innocent insured provision
- Consent to settlement provision—50/50 co-share between "Insured" and "Insurer"
- 60-day automatic extended discovery period
- Automatic excess coverage for separately insured projects

This product earns 12% commission and is currently available in all states except DE, IL, MD, MA and VT.

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 1,500 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 15 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 activity 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 50 miles or less. Liability limits to \$2M CSL.

Currently available to members in CA, FL, GA, IL, IN, MN, NC, NJ, NY, OH, 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 \$1M 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.Spikes@iiba.net or Chrystal.Washington@iiba.net.

COMMERCIAL

Community Banks Business Insurance Program

Travelers SelectOneSM 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](http://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®, underwritten by Travelers Casualty and Surety Company of America, is endorsed by the Independent Community Bankers of America.

WOULD YOU LIKE YOUR BIG "I" 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 with the associated statement emailed. Agencies who do not participate will receive a paper check and statement on a quarterly basis in September, December, March and June. 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 on Step 1.
2. Verify/Enter agency tax ID and banking information on 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

Contractors

Contractors Bonding and Insurance Company, an RLI Company, provides Package policies for Commercial General and Artisan Contractors.

ELIGIBILITY

Commercial General Contractors \$3M - \$10M annual sales

- ♦ Commercial work only
- ♦ New construction
- ♦ TIB work
- ♦ No paper GCs

Commercial Artisan Contractors over \$2M in annual sales

- ♦ Commercial new construction
- ♦ Commercial and residential service work
- ♦ Will allow custom home jobs

COVERAGE HIGHLIGHTS

- ♦ Building, Personal Property and Business Income
- ♦ Special Form including Equipment Breakdown
- ♦ Commercial Property Basket Limits Endorsement
- ♦ Property Enhancement Form (45 coverage enhancements)
- ♦ Crime
- ♦ Comprehensive General Liability
- ♦ GL Enhancement (11 coverage enhancements)
- ♦ Blanket AI with completed operations available for commercial contractors
- ♦ Data Compromise/Cyber Coverage
- ♦ Employee Benefits Liability Coverage
- ♦ Employment Practices Liability Coverage
- ♦ Contractors Equipment Coverage
- ♦ Installation Floaters
- ♦ Commercial Auto Coverage
- ♦ Auto Enhancement (20 coverage enhancements)
- ♦ Umbrella limits to \$10M

Coverage not available in New York.

Coverage options may be different in the following states:
AZ, CA, ID, MT, ND, NV, NM, OR, WA, WY

Smaller contractors with annual receipts of \$2-3M can be written on a BOP in select states. Visit Small Contractors on Big "I" Markets for more information.

Cyber Liability - Small Business Solution

Provides an efficient and cost-effective solution for small businesses to purchase cyber liability insurance. No quoting or application required!

TARGET MARKET & ELIGIBILITY

The Cyber Liability-Small Business Solution program is available to businesses with less than 50 full-time employees and less than \$20 million in annual gross sales. The program is designed for most small businesses to provide a cost-effective first line of defense.

Big "I" Markets encourages you to review your client's needs with them. If client needs exceed this program, we urge you to consider other coverages and higher limits on Big "I" Markets and in other programs.

COVERAGE HIGHLIGHTS

- ♦ \$200 annual premium
- ♦ Each business is protected up to an annual maximum aggregate limit of \$100,000
- ♦ \$25,000 sublimit applies as a result of a suspected or actual breach for:
 - ♦ Consultation with a Panel Law Firm
 - ♦ HIPAA and/or PCI forensic investigation
 - ♦ Notification and identity theft education to affected individuals
- ♦ \$1,000 deductible applies per business, per claim
- ♦ A sample Master Policy and Certificate with Explanations is available in "Product Resources" on Big "I" Markets or by visiting www.royalgroupservices.com/bimcyber.

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.

**Resource
Download:**
Visit www.bigimarkets.com to access a
cyber declination form
and sample solicitation
letter you can use
with your commercial
clients.

Consider protecting your business
with cyber liability coverage.

What is Cyber Liability coverage and why do I need it?
Every business has IT (Personal, Confidential Information) and many have PCI
(Payment Card Information). If you enter personal information such as email or
phone numbers or credit card info, you are exposed to cyber liability.

Have you ever been a victim of a laptop or tablet theft, or a cell phone a customer
has a credit card that mysteriously went after a visit to your store? What do you do
now? Who do you call? What are the risks?

We strongly urge all customers to consider purchasing cyber liability coverage
affordable and the business owner's liability protection.

☐ I would like more information about a Cyber Liability policy

☐ I understand and acknowledge that Cyber Liability coverage is available and I have decided not
to purchase the coverage or I believe I am aware of the financial implications and coverage
details that may enter as a result of a cyber-related incident with my decision to not purchase
the coverage are valid in the future.

Print Name _____ Signature _____ Date _____

COMMERCIAL

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 assigned to each agency rather than to a TPA call center and who are well-versed in ongoing legislative changes
- ♦ 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 roll-over 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 its 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 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
- ♦ A 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!

Big “I” government affairs efforts contributed to the reauthorization of the NFIP and the independent insurance agent representation in the Homeowners Flood Insurance Affordability Act of 2014 (also known as HFIAA or Grimm-Waters 14).

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 quarterly 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!

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 not only includes regular property visitations and upkeep but also includes 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 and affordable housing, well-maintained dwelling schedules, and high-value buildings.

Capture® 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 Coverage
- ♦ 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 & D&O and other complementary products available through MiddleOak's brokerage operation (Dauntless Specialty Brokerage)

Please see specific state availability on www.bigmarkets.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 to speak to the program manager, call/email MiddleOak's Rob Keller at 860-638-5115 or rob.keller@middleoak.com, or visit www.bigmarkets.com.

Target Market

"Target Market" refers to risks that are 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.

Statements herein are subject to the terms, conditions, and exclusions contained in the policy and applicable endorsements. In the event of a conflict between these statements and the policy, the policy will control. MiddleOak is part of COUNTRY Financial®. Policies issued by COUNTRY Mutual Insurance Company®, Bloomington, IL and COUNTRY Casualty Insurance Company®, Bloomington, IL.

COMMERCIAL

Highly Protected Risks



Big "I" Markets and Fireman's Fund have partnered together to provide you access to Fireman's Fund's mono-line 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 in-house capacity of \$560 million under a single roof.

COVERAGE HIGHLIGHTS & AVAILABILITY

Features/Benefits:

- ♦ Capacity up to \$600mm 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 re-built 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.

Hotels

Contractors Bonding and Insurance Company, an RLI Company, provides package policies for franchised hotel owners.

ELIGIBILITY

- ♦ 1-5 story hotels with TIV up to \$25M
- ♦ Newly built or remodeled within past 25 years
- ♦ Restaurants with UL 300 approved suppression systems
- ♦ Swimming pools without diving boards or slides
- ♦ All guest rooms exiting into an interior corridor

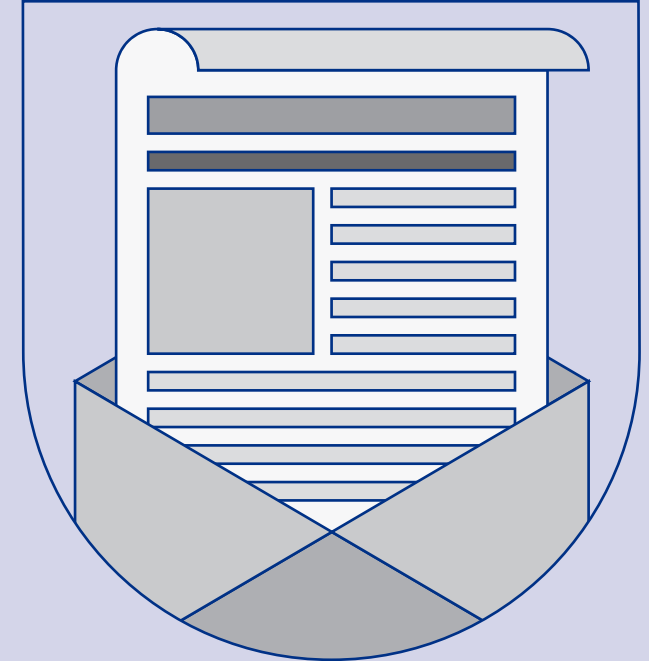
COVERAGE HIGHLIGHTS

- ♦ Building, Personal Property and Business Income
- ♦ Special Form, including Equipment Breakdown
- ♦ Business Income ALS available
- ♦ Commercial Property Basket Limits Endorsement
- ♦ Property Enhancement Form (45 coverage enhancements)
- ♦ Crime
- ♦ Comprehensive General Liability
- ♦ GL Enhancement (11 coverage enhancements)
- ♦ Data Compromise/Cyber Coverage
- ♦ Employee Benefits Liability Coverage
- ♦ Employment Practices Liability Coverage
- ♦ Commercial Auto Coverage
- ♦ Auto Enhancement (20 coverage enhancements)
- ♦ Umbrella limits to \$10M
- ♦ Lessors risk only and franchised hotels/motels with 100% interior corridors
- ♦ Small to mid-size risk with \$5,000 minimum premium

Wind coverage may not be available in all coastal areas.

Coverage options may be different in the following states: AZ, CA, ID, MT, ND, NV, NM, OR, WA, WY

Available in all states except AK & HI.



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

Non-profit Directors & Officers — Travelers

Directors & Officers (D&O) Liability insurance helps cover defense costs and damages (awards and settlements) arising out of 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 finding of no liability
- ♦ Amended settlement provision - 70 percent / 30 percent
- ♦ Broad definition of Insured Person
 - Includes employees
- ♦ Key Insured vs. Insured Carve-backs
 - Security Holder Derivative Claim
 - Claim brought by receiver, liquidator or bankruptcy trustee
 - Former D&Os
 - Employees as shareholders

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 agent 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
- ♦ Cyber Risk
- ♦ 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 rmplonline.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 claim professionals offer extensive industry and product knowledge.

COMMERCIAL

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 Pac 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 available 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 Plus.)
- 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:

- Account 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, wholesaler 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 in-force premiums, large market availability and consistent exposure within class. CNA is available in all states except AK and HI. For more information, log into www.bigimarkets.com and click on Small Commercial Standard Markets or contact Big "I" Markets commercial underwriter Tom Spires at tom.spires@iiaba.net or (800) 221-7917 x5470.

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:

- 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, hair stylists, 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

Coverage availability varies by state. Log in to www.bigimarkets.com and select "Small Commercial" to learn more.

The Big “I” Markets Affluent Program

One-stop shopping for affluent homeowners? Now that’s something to celebrate!

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

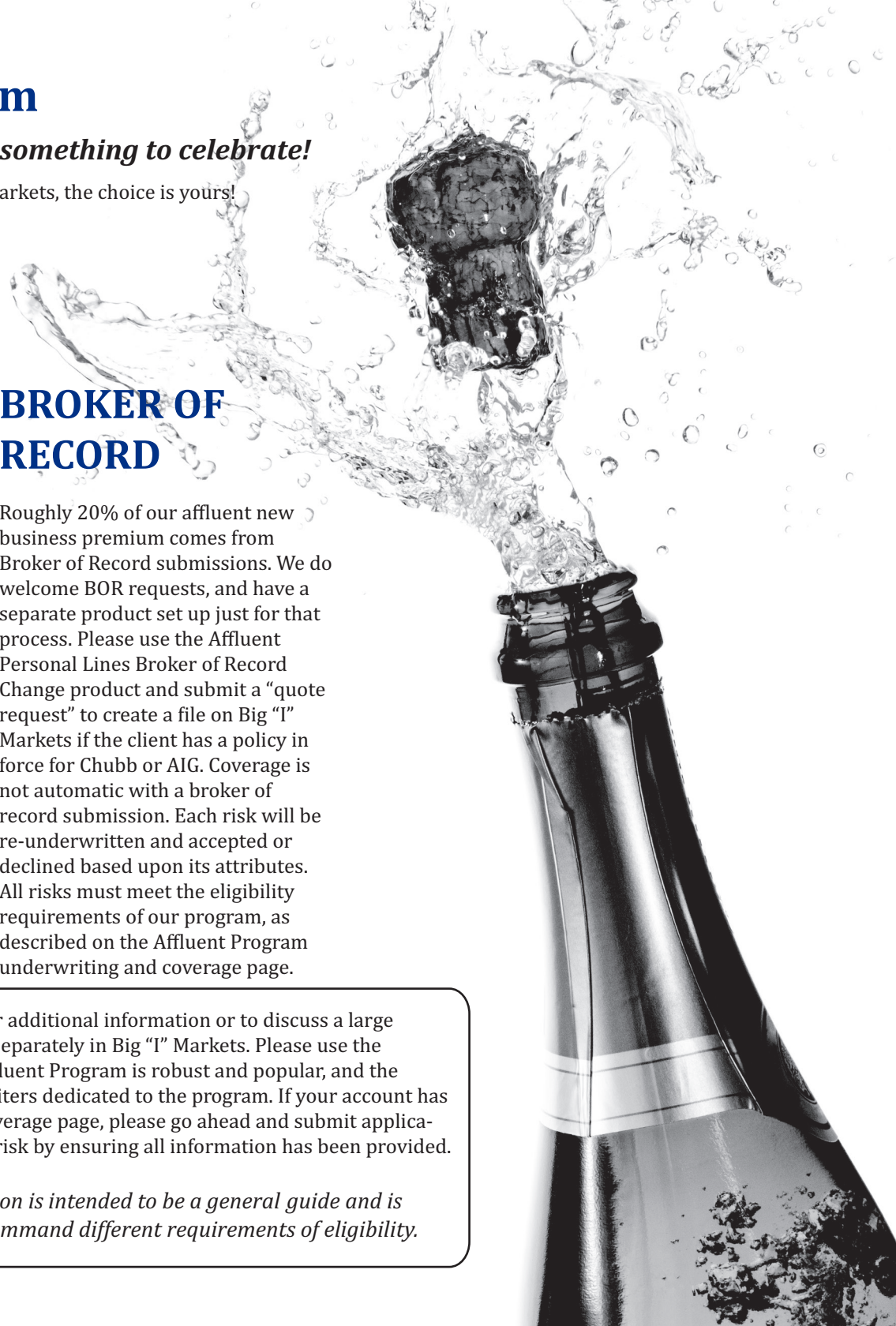
Chubb Personal Risk Services is the premier insurer of high-net-worth individuals in the U.S. With exceptional financial strength and over 30 years of experience specializing in the affluent market, they offer products and services designed to help protect the highly-valued assets and peace of mind of 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 or AIG. 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 two 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.



Eagle Express: Auto & Home

Big “I” Markets’ Eagle Express provides market access to MetLife Auto and Home, Travelers, and QBE personal lines products. 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.

Eagle Express has been partnered with MetLife Auto and Home and Travelers for more than 15 years, and QBE is new to Eagle Express. Eagle Express is able to quote in 46 states and the District of Columbia with no monthly policy commitment or production goals. Your agency maintains 100% ownership of all business written.

What’s the Market Appetite for Eagle Express?

MetLife Auto and Home and Travelers want the client’s primary homeowners and automobile. Each line of business written with the carrier receives a companion policy credit. MetLife writes a true package policy with the option to add additional personal lines components like a personal umbrella, recreational vehicle, watercraft, etc. to the policy. Travelers offers the same, but individual policies are issued and a companion credit is applied to each personal line of business bound. Underwriting guidelines and regional, coastal restrictions apply.

QBE will write monoline home in 40 states. Automobile is available in 12 states. In addition to underwriting guidelines, Eagle Express Program’s risk characteristics are outlined below:

Home Requirements:

- ♦ The client’s personal automobile (Except QBE)
- ♦ Well maintained to show pride of ownership
- ♦ Updated systems (i.e., roof, heating, plumbing and wiring) in homes that are 20 years or older.
- ♦ Acceptable fire protection; the fire station within 5 miles of the property



Automobile Requirements:

- ♦ The client’s homeowners, renters or condominium
- ♦ Minimum quotable bodily injury limits
- ♦ \$50,000/\$100,000
- ♦ Newer automobiles
- ♦ Physical damage on at least one vehicle
- ♦ In force, continuous automobile insurance
- ♦ Primary driver must have at least six years of driving experience
- ♦ Minimal accidents and violations

Eagle Express is also partnered with Progressive Automobile in select states for the following lines of business: personal automobile, boat, commercial automobile, motorhome, ATV, motorcycle and travel trailer. Those states include Arizona, California, Colorado, Connecticut, Florida, Maryland, Minnesota, Missouri, Montana, New York, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas and Virginia.

Jewelry

Big “I” Markets has successfully arranged for members to have access to Jewelers Mutual for standalone jewelry placements. Jewelers Mutual has been protecting all things jewelry since 1913. Jewelry insurance is only as good as the company standing behind it. Protect yours with the only insurer in North America solely dedicated to jewelry insurance for over 100 years.

Jewelers Mutual[®]
INSURANCE GROUP
— SINCE 1913 —

One or more items of jewelry are eligible for this program, including engagement rings, watches, earrings and even loose stones while being set. Special handling may be required for larger jewelry schedules. Jewelers Mutual’s online application process will advise if other documentation is required, such as appraisals or photos of the item. Ineligible risks: Damaged or broken items, loose stones without information on mountings or settings provided, non-jewelry items.

COVERAGE FEATURES:

- ♦ Comprehensive coverage for loss, theft, damage, and mysterious disappearance (includes worldwide travel)
- ♦ Repair or replacement coverage for the same kind and quality – flexibility for policyholder to choose their jeweler of choice
- ♦ Policyholders enjoy up to 30 days of automatic coverage on any newly acquired jewelry (limit of up to \$10,000)

Coverage Availability: Coverage is available to Big “I” agents in all states.

Learn more at www.bigimarkets.com.

PERSONAL

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

We have an A Rated Excess & 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.

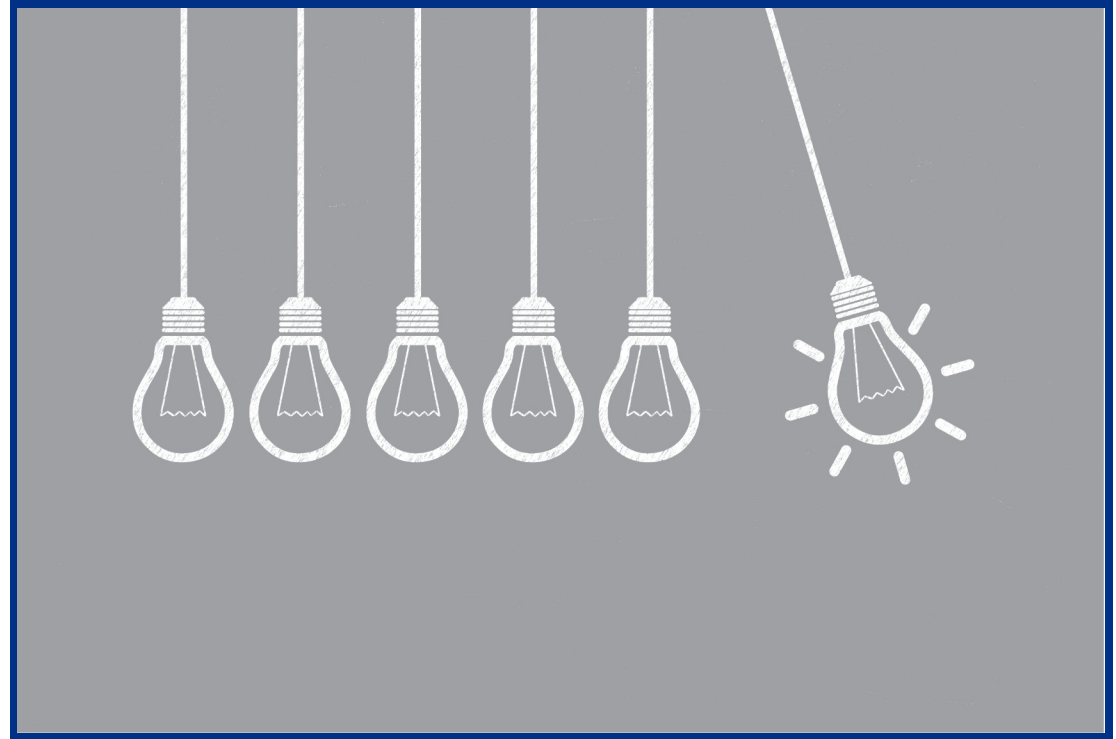
What you should send us:

- ♦ 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 day care on premise. Risks with more than 2 family units, business or day care 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 H03 policy forms modified to tailor coverage for unique exposures
- ♦ Many standard ISO endorsements and customized endorsements available
- ♦ Flexible deductible options
- ♦ Minimum Premium \$1,000
- ♦ 25% Minimum Earned Premium applies
- ♦ Available to members in all states except Hawaii

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



Having difficulty finding coverage for your homeowner, rental home, condo, renters or vacant dwelling?
Big "I" Markets can help.

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.

Recreational Vehicles - Personal



National General is America's RV Insurance Specialist.

We offer many unique coverage options and discounts which 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 with an OCN of \$500,000 or more
- ♦ Replacement Cost Coverage on RVs with an OCN of \$300,000 or more

Liability Limits

Up to \$500,000 CSL

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

Recreational Watercraft

Yachts (27' to \$3mil in value) —

Yachtsman®/Boatsman® Policy

- ♦ Length: Minimum 27' — no maximum
- ♦ Hull values: No minimum - \$3 million maximum
- ♦ No high performance vessels (Cigarette, Scarab, etc.)
- ♦ Pleasure use
- ♦ Owners/Named insured must be 21 (LLCs ok)
- ♦ Vessel owners should be experienced in similar size/type vessels. Refer first-time boat owners or those making a jump of 10' or more.
- ♦ Credit-based rating
- ♦ Condition and Valuation surveys required at 10 years of age for salt water risks. 20 years of age for fresh water risks.
- ♦ Lay-ups — afloat or ashore
- ♦ Deductibles: 1% or min \$250 to 5% or min \$1,250 — depending on age of vessel
- ♦ Minimum premium: \$250

Small Boats (under 27') - Yachtsman®/Boatsman® Policy

- ♦ Length: no minimum — under 27'
- ♦ Hull values: no minimum — no maximum
- ♦ No high-performance boats (Cigarette, Scarab, etc.)
- ♦ Bass boats acceptable. Pontoon boats on inland waters acceptable.

Pleasure use

- ♦ Owners/Named insured must be 21 (LLCs ok)
- ♦ Some boating experience is desired — refer first-time boat owners.
- ♦ Credit-based rating
- ♦ No surveys required. Photos required when vessel is 20 years or older.
- ♦ Deductibles: 1% or min \$250 to 5% or min \$1,250 — depending on age of vessel
- ♦ Minimum premium: \$175
- ♦ Mega Yachts minimum 70', \$3M or higher in value

Eligible Personal Watercraft (PWC)

- ♦ Owners/Named insured must be 21
- ♦ Licensed driver
- ♦ Personally Owned
- ♦ Pleasure Use only
- ♦ No more than 2 unrelated owners
- ♦ Speed up to 60 mph
- ♦ Seats 2-3 people
- ♦ 7 ft. up to 16 ft. in length
- ♦ No modifications
- ♦ Water-jet propulsion
- ♦ Owner and Operators must have clean MVR (0-2 points)
- ♦ MVRs required if operator < 25 years old

Available in all states except Alaska, Hawaii, and Florida.

Log into www.bigmarkets.com to learn more.



Travel Insurance

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@iia-ba.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.bigmarkets.com.

PERSONAL

Big “I” Personal Umbrella

A+ Rated RLI Standalone Market

The RLI Personal Umbrella is an umbrella liability policy which provides up to \$5 million coverage in excess of the underlying policy's coverage, subject to any exclusions in RLI's policy provisions. The product is “standalone,” 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, and can be written over other personal umbrella coverage
- ♦ Excess UM/UIM 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 standalone 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 the quote letter 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), and additional insureds
- ♦ 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.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, 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”
MARKETS

www.bigimarkets.com

