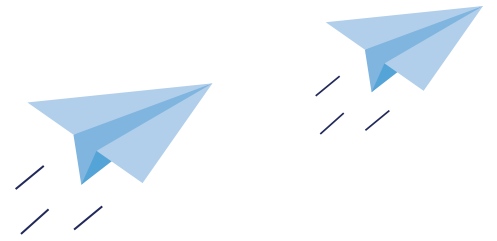


MARYLAND

Messenger



DECEMBER 2021

THE Big Quit

*Engaging and
Retaining Employees*

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Chairman's Message



Jerry Nicklow, AAI

Hello fellow Maryland Big I members.

I hope everyone had a prosperous 2021 and will be ending the year strong. I know the past 20 months have been challenging, but I think our industry will come out of the pandemic as strong as ever.

Your membership to the Big I shows that you have a commitment to the independent insurance agent industry. One of the biggest benefits of being a Big I member is our political advocacy through InsurPac at the national level and MAPAC at the state level.

If you have not yet donated to InsurPac, please do so now by visiting www.insurpac.com. There are still a lot of issues being worked through on the hill and all of our contributions go towards bettering our industry. Some of the issues are being addressed in this newsletter.

There are many other benefits of being a Big I member, both at the national level and at the state level. You can go to the Big I Maryland website to review them all, but I thought I would highlight a few here.

- **Company Contract Reviews** — Did you know that the Big I offers contract reviews for your carrier contracts? Well, we do.

The review will point out areas of concerns for your agency and even push back with the companies to change certain items if necessary. You can have free legal advice before signing any new company contracts or updates to existing contracts. This value of this benefit alone can exceed the cost of your membership.

- **Big I Virtual University and Ask and Expert** — Have you ever had a coverage question or a form question that you wanted to ask someone about? Well, the Big I virtual university is a place where you can pose your question and have several experts give their answers and opinions. This is a great resource for getting guidance on those nagging questions. It is also a great resource for content ideas for blogging and social media posts.
- **Education** — Did you know that we are back to in person education classes? You can now actually sit in front of a real live teacher and be with your peers instead of staring at a computer screen. How great is that!
- **Market Access** — With Big I markets, you can get access

to markets that you may not otherwise have access to. If you have not used them in a while, give them a try. There have been some major improvements over the past couple of years.

- **ACT** — The Agents Council for Technology is a great resource for Big I members. ACT is constantly working on bettering our industry technology as well as monitoring compliance issues in regards to data security and privacy. You can download and use the most up to date cyber guide for your agency. Creating such a guide on your own would be pretty costly, and it is free for you to use.

I am just scratching the surface with the benefits listed here. There are many more benefits available to our members. So, when you evaluate the value of your membership, please keep the benefits in mind.

Also, if you know of any nonmember agents in your area, please encourage them to become a Big I member. They will not regret it, I know I haven't.

Thank you and have a great Holiday Season and a prosperous new year!

Data Privacy as Growth Opportunity? Absolutely!

By David Dillon



John Horace is a business growth guy. It could be revenue, retention or agency value – as long as the numbers are increasing, he has some swagger.

John is the Sales & Marketing leader at a mid-size Maryland insurance agency, focused on delivering new growth opportunities.

He usually has no interest in regulations or compliance discussions that affect his agency. If you want to see his face contort, start going into depth on compliance or regulatory topics.

However, he does pay attention to factors that may impact his prospects and clients. If there is potential opportunity in the regulatory mess, he does pay attention. John is always looking for an opportunity to add value for prospects and clients and differentiate from competition.

John noticed that the data privacy regulatory dominos have been falling, first with the European GDPR in 2018, then California initiatives, and recently the Virginia Consumer Data Protection Act of 2021 (CDPA), and the Colorado Privacy Act. However, John has paid more attention to the “so what?”; the implications of these regulations for marketing and sales than the details of the regulations themselves.

But as John thought about it, he realized that even if the regulations never directly applied to his agency, the external reality for his business will likely change as consumers and businesses respond to the regulations. This realization made John consider how customer and consumer expectations would evolve and wonder how his competition may pivot due to privacy regulations.

While regulatory risk to the agency is not likely, John acknowledged that reputation risk could potentially be significant. There are many examples of this from the cyber security world. He wondered about the impact on hard-earned trust and loyalty if they do not handle data in a responsible and transparent way.

John did not want to think about the potential impact a data privacy event may have on agency valuation, since value is typically a function of cash flows and risk.

John’s thoughts shifted to his commercial insurance prospects and clients. Some of the larger clients may have obligations under the privacy regulations. For others, data privacy may be a reputation risk exposure that they are not even thinking about yet.

As John considered the potential impact on prospects and clients, he noticed an article about data privacy that a fellow Big I MD member had forwarded. The article attempts to simplify data privacy by highlighting that the privacy regulations define a basic set of individual rights and organizational responsibilities that must be observed.

John didn’t see any confusing technical stuff in the article. It all seemed pretty clear – things like providing notice, obtaining consent, and consumer choice. As he reviewed the article, John started to feel like most of this privacy stuff was relatively easy to understand, and potentially something about which the producer team could use for meaningful risk discussions with clients and prospects.

The article included an attachment entitled “Data Privacy Canvas – Threat or Opportunity?”


The Data Privacy Canvas is a one-page summary of basic questions, practices, regulations, and approaches to data privacy. John appreciated how it provided a potential structure for discussions about data privacy risk with clients and prospects and provided a “cheat sheet”.

John reviewed each of the twelve blocks on the Data Privacy Canvas. There were several terms he didn’t recognize, but most of it was at a level that every member of his agency team could relate to. He began to consider how to use the Canvas for prospect and client discussions.


Encouraged at the prospect of finding a timely topic with the potential to add value for prospects and clients and differentiate his agency from competitors, John started to think of data privacy regulations in a new way – as an opportunity rather than an obligation.

(Con’t on page 6)

(Con't from page 5)



Data Privacy Canvas – Threat or Opportunity?



What Data Do We Collect?	How Do We Use The Data?	Clients, Their Customers & Their Expectations	Who Do We Share Data With? (Internal / External)	Which Internal Teams Are Involved With Data?
How Does Our Data Flow? (Internal / External)	What Data We Keep, Where, For How Long?	Risk Management	How Is Data Protected, Destroyed / Disposed?	Who Is Accountable?
Fair Information Privacy Practices (FIPS, OECD, FIPPS)		Privacy Policies, Notices, User Preferences and Disclosures		

Any questions? We'd love to help.

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New Questions to Consider

- In what ways will consumer expectations be changed by what is going on with data privacy, and how might that impact prospects and clients of your agency?
- In what ways may existing agency competitors change their approach because of the data privacy regulations, and how could that affect your agency?
- Is this an approach that can position your team to add value for clients and prospects, and differentiate from the competition?

Actions to Take

- Use the Data Privacy Canvas to review what data you have and how it is being managed, shared and stored.

- Review the Privacy Policy currently available on your website. What does it tell you about your agency? Is it written in a legal or marketing voice?
- Review the privacy notices located on the websites of your top five prospects, top five clients and top five competitors. Discuss the findings among the agency leadership team.

David Dillon is a licensed property & casualty agent and a Big I MD associate member as owner of Watney Insights Network, Inc. His focus is Team Health & Culture; helping independent insurance agencies develop organizational health so they can thrive. To learn more visit WatneyInsights.com or contact Dave at 703.785.9440 or ddillon@watneyinsights.com.

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From Bare Feet to Shoes: Risk and Loss Control in a Hybrid World



By Patricia McHugh Lambert, Esquire

I very rarely go on long vacations. Too often, I have been unable to get away from the demands of business or the ever-ringing phone. Instead, I usually just take a one-week vacation here, a long weekend there, and a random day or two off. That said, I remember the time when I went on a vacation for three weeks. During the first week, I tried to decompress and detox from bad habits such as reaching for my phone to check emails every hour. Towards the end of the second week, I started to relax and consider what it would be like to live at the beach. By the start of the third week, I was not wearing shoes.

I mention the shoes because I found it difficult to put on work shoes when I returned to work. My regular work shoes seemed odd and ill fitting. They pinched and blistered my feet the first couple of days. Gradually, as the vacation wore off and my relaxation faded, my shoes started to feel like they fit again.

From my perspective, our business community is in a transition from bare feet to shoes. When the glass ball in Times Square drops, many employers are now requiring that employees come back to work—in the office. Many employees do not want to return to the office workplace at all, finding home and hearth more conducive to a balanced life. Other employees welcome the full return, noting that they miss the camaraderie of the workplace as well as bagel Fridays.

Some want bare feet; some want to wear work shoes. And there is a vast group of employees that want to be able to work remotely part time, but are willing to work at the office for a good part of the work week.

If one reads the business literature, it is clear that employers that do not offer employees an opportunity to work remotely for at least some portion of the workweek will be at risk of losing employees. A “No Remote” policy could also prevent employers from finding and retaining talent. As a result, many employers are considering permanent post-pandemic hybrid work policies.

The permanency of such policies is what is new. During the pandemic, those that could work remotely were allowed to and often commanded to work remotely. Because of the fluid ‘when will it end’ nature of the pandemic, no permanent policies were made. Now, we are going into a new phase where, with hybrid work policies, we go barefoot on Monday, wear shoes Tuesdays through Thursday, and wear flip-flops on Friday. This hybrid world - partly remote, partly in person - creates the opportunity for risk, loss, and lack of control.

With this new permanency, insureds need to be more aware of the risks that come from hybrid work policies. They need to ask questions like:

- What are the risks of loss of data, particularly as

people switch between work environments? Is there a need for increased security or increased insurance protection for cyber-threats?

- What employment compliance risks of hybrid policies? Workers Compensation issues? Taxing issues for employees that might be working from home some days in another state? Are there more opportunities for wage and hour issues? Is there a need for increased Employment Practice Liability Insurance?
- What are the safety and security issues related to both the in-office and the remote workplace? For example, if an employer knows that an employee tends children during the remote work day, will the employer have liability if that child is injured? Is the employer insured for such off site risk?

The hybrid work model is creating new risks, but many employers are simply renewing old insurance policy coverages without thinking of whether the insurance product that they have now fits their new reality.

Of course, risk control is more than consideration of insurance products. The best risk control is about people. Engaged employees help reduce risks. Humans want to be part of something; they want to build on the positives as part of a team. Too often, employers are

(Con't on page 9)

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(Con't from page 8)

creating hybrid work environments without thinking of how this creates a permanent change to the work place. Too often, the policy is just put into effect without consideration of the new norms and the new culture that is being created.

In other words, in order to reduce risk and to create better controls, thought needs to be given to the question: "What is our goal for our new hybrid policy?" If the remote work day is intended to be

a day for deep thought projects, then there needs to be certain expectations about interruptions and work product to be produced. If the remote work day is intended to be no different than a day at the office, then methods to replace lost informal communication paths need to be created. If remote work days are to be discouraged or only used for those who are not on the promotion track, then my advice is that the employer should really rethink whether a hybrid policy is appropriate.

I do know that a hybrid work policy

with remote work days should not be treated like a vacation day where one runs shoeless in the backyard. Nor is a remote day a day to wear ones best work shoes. It is something different, something new. Because anything new creates new risks as well as opportunities, risk prevention and loss control need to be considered.

Engaging and Retaining Employees During the ‘Big Quit’

By Paige McAllister

In August, 4.3 million people quit their jobs, according to the U.S. Bureau of Labor Statistics, leading to the phenomenon being dubbed “the big quit.”

In addition to a tight labor market, increasing client demands and the changing business environment, employers are dealing with employees who are “bored out,” where workers are suffering from chronic boredom leading to feeling totally meaningless. However, making an effort to engage employees can help mitigate all of these challenges and result in a stronger, more efficient workplace.

Gallup defines engaged employees as being “highly involved in and enthusiastic about their work and workplace.” Employees who are engaged help to improve and innovate the business and are not just watching the clock to collect a paycheck. Higher engagement also results in lower turnover, which is a crucial advantage in today’s tight labor market.

As we all continue to deal with the coronavirus pandemic, working to engage employees should be a matter of the highest priority for business leaders. While engagement techniques previously used to involve lofty ideas, these days smaller, more personalized techniques may prove best.

Here are 10 ways to effectively engage with employees:

1) Acknowledge everything is different. Employers should freely acknowledge the changes many of their employees have faced and that most people are making lifestyle changes—whether needed or wanted—because of COVID-19’s wide-ranging impacts.

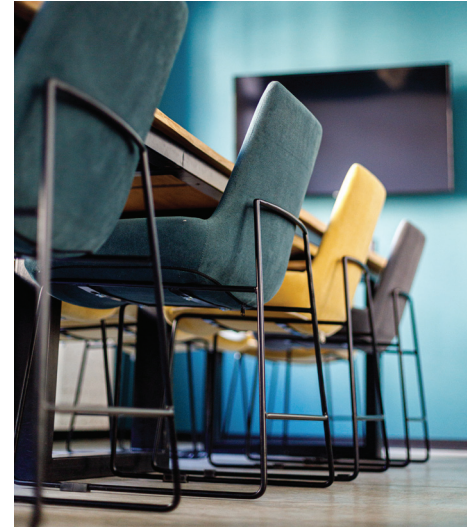
Regardless of the underlying reasons, employees are reevaluating their lives and priorities after these past 18 months and are making big decisions, such as looking for new jobs. Employers should also be honest about the changes to the business, whether it’s clients, products, services, protocols, finances or staffing, that have impacted employees.

2) Check in with your employees regularly. Before employees return to the office, find out what life looks like for them now and have an honest dialogue about their concerns. After they return, continue to check in to make sure things are going well and make adjustments as needed.

3) Review the possibility of remote or hybrid work arrangements. The vast majority of workers (98%) want to stay remote either full-time or as part of a hybrid arrangement, according to a FlexJobs survey. Reasons include not having to commute (84%) and cost savings (75%) with 38% estimating they are saving at least \$5,000 a year working remotely.

Employers who want employees in the office should explain the job-related necessity and, if at all possible, try to make some more flexible arrangements to retain these employees. If they cannot work remotely all, part, or any of the time, acknowledge that too and perhaps provide an off-setting benefit such as free lunches or flexible scheduling.

4) Address employee concerns, especially with health and safety. The FlexJobs survey also showed employees’ primary concerns surrounding the return to the office included exposure to COVID-19 (49%), lack of COVID-19 health and



safety measures (32%) and being required to adhere to health and safety measures (21%).

When you implement and enforce the guidelines set by experts and legal authorities, not only are you abiding by the legal regulations but you also are assuring hesitant employees of your commitment to safety, while also creating a zero-tolerance policy your resistant employees know they need not waste time in thwarting.

5) Establish and enforce job, performance and availability expectations. Whether an employee is in person, remote or hybrid, and regardless of their position in the company, you should hold them accountable for doing their job duties, communicating with co-workers and managers, and being available for clients and meetings.

Focus on availability, not attendance. If needed, reevaluate the job duties to accommodate where they are working or what they want to do. That way, employees are less likely to feel bored and discontent.

6) Establish clear channels of communication throughout the company. Companies function best when everyone is communicating clearly, and this is even more important when some employees are remote. While walking to someone's desk may have been the norm before, now there needs to be structure and planning.

Video and phone conferencing can be an efficient way to schedule meetings, send invites and track attendance. Instant messaging or texting may be a new way of getting a quicker answer.

7) Respect personal time and needs. Be mindful when work demands extend beyond the employee's day and try to restrict or discourage emails and voicemails outside work hours. Everyone needs time away from work whether to relax and recharge, attend a kid's soccer match, or just go to the grocery store. It may be harder for employees who work from home to truly check out from work—and if they are non-exempt, they probably need to be

paid for that time.

Encourage all employees to unplug so they can focus when back at work.

8) Be flexible. COVID-19 is not going away any time soon. We will all have to continue to make adjustments. Employees will get sick or must care for people who are sick. Employees will have to quarantine or stay home with a child who is quarantining. Understand that employees must take care of their families first. The more flexible you can be, the more they will feel supported and ready to work when they can.

9) Allow employees to have some fun at work. While potlucks may be out of the question for a while, you can still give employees a chance to have fun at work. Hold a spirit day where people can wear their school or team colors. Sponsor a group to participate in a local charity event. Surprise employees with a half-day off when things are slow. Celebrate birthdays and special occasions with cupcakes and cookies. Find out what

your employees value and work them into your plans.

10) Consider the big picture. While many employers may wonder how they will be able to add this to their long to-do list, it is important to balance the effort that engaging employees requires with the possibility of those employees leaving the company.

Often it is easier to accommodate a current employee's temporary needs than recruit, hire and train a new employee, which is even more difficult in today's labor market.

Paige McAllister is vice president, HR compliance, Affinity HR Group Inc. Affinity HR is the endorsed HR partner of Big "I" Hires, the Independent Insurance Agents of Virginia, Big I New York, Big I New Jersey and Big I Connecticut.

"This article was originally published in the November edition of Independent Agent Magazine"

Our Sympathy

Mr. Steven L. Roberson | November 10, 2021

The Independent Insurance Agents of Maryland extend their deepest sympathies to the family and friends of Steven Leonard Roberson.

Steven was born on October 27th, 1954 and passed away on November 10, 2021.

Steve worked at Evans Distributors in Rockville until they closed; in the early 1980's he worked for Frankie Condon's Italian Restaurant in Rockville and learned to make sauce and a pretty good meatball. From 1983 to 2003, he worked at International Business Printers (IBP) and donated his time to print charity jobs for a Mission agency. In 2003 he joined his sister, Judy, as co-owner of Business Insurance Solutions, Inc., until his death.

Steven is survived by his mother, Trannie Mae Roberson, his brother Milton Roberson, two sisters, Susan Smith and Judy Roberson, nieces, nephews and great nieces and nephews. He was known as "Uncle Steve" to the youngest of the grands, Brianna, Zuly, and Matthew.

Steve was laid to rest at Monocacy Cemetery in Beallsville, MD.



From the eMail Bag: Unlicensed Employees: They Don't Have an E&O Risk, Do They?



By Richard F. Lund, J.D., Vice President, Senior Underwriter, Swiss Re

Q: My E&O policy doesn't mention whether unlicensed employees are covered. And since it doesn't mention them, does that mean they don't need to attend the E&O risk management seminars?

A: The Swiss Re Corporate Solutions/Westport Insurance Corporation E&O policy specifically does not mention unlicensed or licensed employees because all agency staff are covered under the policy, regardless of whether they are licensed or not. And just because they are not licensed, does not mean that they can't make an error or omission. Each state has different regulations on what functions an unlicensed person may do, and this chart developed by the law firm of Keidel Weldon & Cunningham and Tim Dodge, CPCU, AAI, Big I New York, is a fair representation of what an unlicensed person may and may not do:

Authorized Actions

- Answering phones
- Scheduling appointments (provided there is no discussion about insurance coverage, cost or related issues)
- Maintaining files and records
- Referring prospect or customer to agent or a licensed sales producer, where appropriate
- Word processing and data entry
- Assisting with advertising and

mailing campaigns

- Accept payments on existing policies that are made in the office in situations where there are no coverage discussions
- Secure expiration dates from prospects limited to the date the policy expires and the current carrier, whether they would be interested in speaking to the agent or licensed sales producer
- Take loss information from customers and report this information to the claims department
- Handle changes to existing policies that do not involve any discussion of coverages or require the binding of additional coverages, increasing or decreasing coverages, removal of coverages, or addition of vehicles
- Inform insureds as to coverage indicated in the policy record
- Receive requests for coverage for transmittal to the agent or a licensed sales producer

Unauthorized Actions

- Prospect or solicit for insurance
- Quote premiums
- Discuss or provide advice concerning coverages, limits or deductibles
- Interview customers for the purpose of developing information as part of the

completion of an application

- Bind new policies or make changes to existing policies that require the binding of additional coverages, increasing or decreasing coverages, removal of coverages, or addition of vehicles
- Accept payments on new policies
- Receive compensation based on sales
- Be involved in any activity or transaction that is not in compliance with company policies and procedures or that is in violation of state licensing or other laws

Each one of these actions is a potential error or omission waiting to happen, and in fact, we have had claims in virtually every one of them.

Example: On a Friday afternoon before the Memorial Day holiday, the receptionist (who is unlicensed) at the ABC Insurance Agency accepts a customer payment for a policy that expired the day before on a 22 foot runabout boat on a direct bill policy. She was not aware that the policy had expired. The customer asked if there would be coverage for the boat as they wanted to take it out on lake that weekend. The receptionist, who just wanted to help the customer, said that she thought it would, but she did not look at the customer file

(Con't on page 13)

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Coverage is available for vehicles, property, umbrella, valuables, and watercraft to member agents in all states except: AK, HI, LA, MI, ND, SD, WV and WY.

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(Con't from page 12)

or ask any of the licensed staff before the customer left. The receptionist put the payment in an envelope and locked in her desk for the weekend. Assuming they had coverage, the customer then took the boat on the lake and on Sunday, there was an accident due to their negligence that resulted in severe injuries to another person. On Tuesday after the holiday, the customer contacted their agent to tell them about the accident. The agent told them they didn't have any coverage because the policy had expired, and the customer told them what had happened on Friday afternoon. The agent discussed this with the receptionist, and she confirmed what had happened. The agent had never told the receptionist they could not accept payments on expired policies or on direct bill

policies. The result is that the E&O carrier paid the underlying claim for more than \$250,000.

So, remember, be sure to check your E&O policy to ensure that all employees are covered, and make sure that you have all employees attend a risk management seminar to know what kind of exposures they may have, whether or not they are licensed. As the saying goes, an ounce of prevention is better than a pound of cure.

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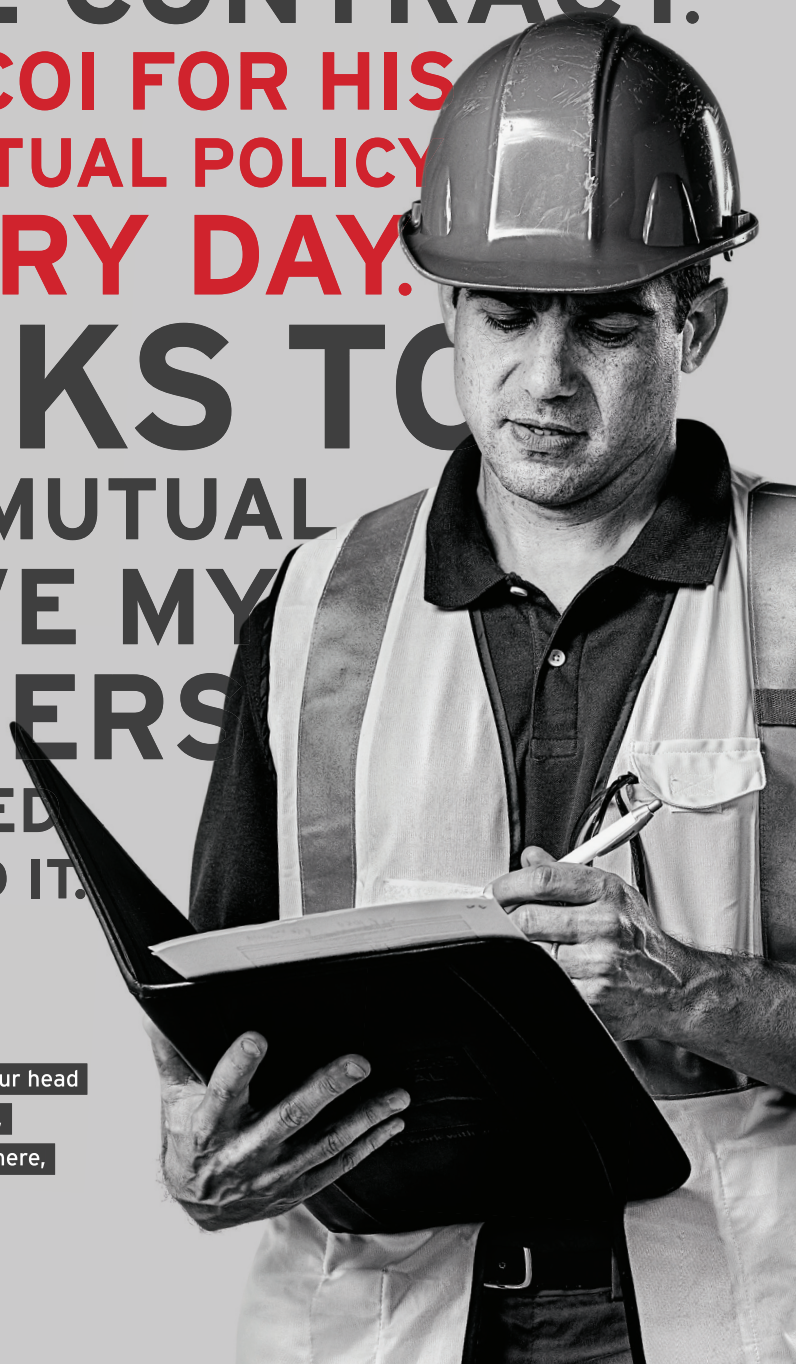
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Business Planning and Succession

By Mark R. Gage, CLU

For many, their business is their largest asset. It enables income, asset growth, control and independence. Most businesses focus on growth and day to day operations but certainly providing protection against all forms of loss is critical to achieving success and value.

If a property loss occurs, our commercial coverage protects the business and helps protect against having to close the doors. If human loss or disability occurs, without planning, the door closing consequences can be the same as a large commercial loss. People run the business and are the most important asset within that business. With a human loss, the surviving partner could have a greatly diminished value in their business and the family members of the deceased are without income and could also lose a lot of the business stock value.

Examples of Good & Bad planning illustrate pitfalls in operating a business. The case below is one that I will never forget as the consequences for all parties were very real!

Ownership: 3 owners – cousins

**Business Value \$15 million
7 million property & 8 million business**

Agent -represents only 1 owner

Business: Restaurants and land

Timeline – work 10 years and sell

Buyer – possible next generation

Note – hold for 10 years at sale

Buy sell – yes, Entity purchase

**Insurance goals \$5mil each
business owner, payor & beneficiary**

Reality of the business:

Agent presents to his client life insurance options after reviewing health history. Agent verifies with the attorney that the legal buy/sell agreement is entity purchase and therefore the policy will be paid for by the corporation with the corporation set up as owner and beneficiary. Insured and accountant want a twenty year term contract to handle the working years and to cover during the note payoff years. The \$5,000,000 policy is approved as indicated and put effect with another officer signing as corporate ownership. The agent then seeks copies of the other owners' contracts. Despite multiple attempts, the agent is not given those policies to review and is told the other owners agents took care of everything. Agent was told all coverage for all three owners was in effect at \$5,000,000 each.

Two years later, one of the owners is diagnosed with aggressive cancer and dies within a month. The surviving owners receive the death

certificate and go to file a claim. They find out that the insurance policy on the deceased was set up with personal ownership and wife as the beneficiary. As they grieve the loss of their partner, they are told there is no corporate life insurance. To make matters worse, the wife decides to hire an attorney to seek her 1/3 value of the business. So, she gets her \$5,000,000 tax free life insurance policy and still wants to get \$5,000,000 for the stock. The surviving owners must sell 1/3 of the business – losing a valuable property and the income stream that it generated to satisfy the obligation that the buy/sell required.

Two surviving partners lose income, commercial agent loses revenue with 1/3 of the business gone and the wife comes out with \$10,000,000!!! Our agent did his job. However, the succession plan failed because the life contracts weren't structured properly. Life happens but sometimes death is very abrupt. We plan and protect so the value of one of our biggest assets is retained and so our families are financially secure.

*For more information on how we can work with you to assist your clients
Contact: Mark Gage, CLU
Vice President of Northeast Brokerage
mgage@nb-bga.com
or call 410-552-9300.*



Opportunity Awaits

The Original. The Biggest. The Best.
Join us and experience the next level of success.

SIAA Provides its Independent Insurance Agency Members:

- More ways to earn income – highest commissions, national and local incentives
- Access to companies AND resources (marketing, training, commercial lines initiatives, and more)
- Stability – 38 years as the leading model for IA insurance distribution – and still setting the pace
- Total Premium In-Force: \$9.6 Billion



To learn how we can help you increase your agency income and value, contact Jon Pappas today.
443.692.4000 | jpappas@pinsiaa.com | www.pinsiaa.com

New Market Finder Tool on TrustedChoice.com

By AnneMarie McPherson

TrustedChoice.com—the nation's largest digital marketing platform for independent agents, brokers, and insurance companies—launched Market Finder, another resource for Big "I" members and a new tool that independent agents can use to connect with carriers, managing general agents (MGAs) and wholesalers for specialty and niche markets.

Market Finder allows agents to simply enter the state and line of business or industry they need coverage before being connected to TrustedChoice.com insurance company partners with an appetite to write the business.

The Market Finder solution is geared specifically for agents and insurance companies. The new page contains a host of resources specifically created for the independent agent channel, including articles and podcasts, agent stories, and enhanced help desk.

"We've been bringing tens of thousands of insurance shoppers to agents for a long time. Now we're closing the loop—connecting agencies right to companies that both specialize in and are ready to write the new business," said Chip Bacciocco, CEO of TrustedChoice.com. "Agents often strive to find the right markets for their clients' needs. They may be dealing with difficult-to-place insurance, something they only write occasionally, or common insurance products where they're seeking more options. Market Finder solves for all of these scenarios."

TrustedChoice.com's new site strengthens the partnership among independent agents, carriers, MGAs and wholesalers by providing a single

place for them to access key information and tools dedicated to the independent agency distribution system. It's designed to provide greater efficiency and ease of use for agencies to grow their businesses and learn more about insurance company specialization and appetites.

Continuing the theme of making life easier for independent agents, TrustedChoice.com recently partnered with Semsee, a leading small commercial quoting platform for independent agents, to provide commercial quoting on its heavily trafficked consumer website.

TrustedChoice.com also recently added five additional insurance companies to provide a robust mix of personal, commercial and life insurance products, including business owner policies, umbrella, life insurance and annuities, homeowners, ATV and more.

And to increase independent agent visibility, TrustedChoice.com completed its first year of the All-States SEO Partners Program, which added over 1,140 insurance content pages leading to the ranking of more than 170,000 insurance keywords and terms on Google. TrustedChoice.com, the nation's largest digital marketing platform for independent agents, brokers, and insurance companies,



partnered with Trusted Choice® and 51 Big "I" state associations—all states plus Washington, DC—to create specific geo-targeted content to drive online consumer traffic to Big "I" members.

Content developed was focused on home, auto and business insurance throughout the U.S. Information is geo-targeted so that consumers and business owners receive specific content tailored to their regions and insurance needs.

In the last 12 months, the All-States SEO Partners Program has driven nearly three million customer shopping sessions, more than 1,590,000 agent recommendations, and 69,000 referrals. It has also resulted in more than 50,000 Claim-It leads that are passed to agents based on consumers' interest in particular lines of business.

AnneMarie McPherson is IA news editor.

"This article was originally published in the October edition of Independent Agent Magazine"

1

AM Best Upgrades Credit Ratings of Selective Insurance Group, Inc. and its Subsidiaries

OLDWICK, NJ. — AM Best has upgraded the Financial Strength Rating (FSR) to A+ (Superior) from A (Excellent) and the Long-Term Issuer Credit Ratings (Long-Term ICR) to “aa-” (Superior) from “a+” (Excellent) of the pooled members of Selective Insurance Group (Selective). Additionally, AM Best has upgraded the Long-Term ICR to “a-” (Excellent) from “bbb+” (Good) and the Long-Term Issue Credit Ratings (Long-Term IR) of the ultimate parent, Selective Insurance Group, Inc. (SIGI) [NASDAQ: SIGI]. The outlook of these Credit Ratings (ratings) have been revised to stable from positive. All companies are headquartered in Branchville, NJ. (Please see below for a detailed listing of companies and ratings.)

These ratings reflect Selective’s balance sheet strength, which AM Best assesses as strongest, as well as its strong operating performance, favorable business profile and appropriate enterprise risk management.

Selective’s risk-adjusted capitalization, as measured by Best’s Capital Adequacy Ratio (BCAR), is assessed at the strongest level, and is offset partially by exposure to catastrophe losses and terrorism. The upgrade reflects strong levels of profitability over the past five years on an absolute

basis and improved profitability relative to its peers. The group’s underwriting results have benefited from a low- to medium-hazard business mix, conservative underwriting philosophy and catastrophe risk mitigation initiatives. In addition, the group has improved underwriting results in its more challenged commercial auto and excess and surplus books of business through various underwriting initiatives and targeted rate increases. The favorable business profile is based partly on the group’s close working relationship with its selected agencies, and the use of technology to enhance its underwriting and servicing capabilities.

The FSR has been upgraded to A+ (Superior) from A (Excellent) and the Long-Term ICRs to “aa-” (Superior) from “a+” (Excellent) with outlooks revised to stable from positive for the pooled members of Selective Insurance Group:

- Selective Insurance Company of America
- Selective Way Insurance Company
- Selective Insurance Company of the Southeast
- Selective Insurance Company of New York
- Selective Insurance Company of South Carolina
- Selective Insurance Company of New England
- Selective Auto Insurance Company of New Jersey
- Mesa Underwriters Specialty Insurance Company

- Selective Casualty Insurance Company
- Selective Fire & Casualty Insurance Company

The following Long-Term IRs has been upgraded with outlooks revised to stable from positive:

- Selective Insurance Group, Inc.—
-- to “a-” (Excellent) from “bbb+” (Good) on \$49.9 million 7.25% senior unsecured notes, due 2034
- to “a-” (Excellent) from “bbb+” (Good) on \$99.4 million 6.70% senior unsecured notes, due 2035
- to “a-” (Excellent) from “bbb+” (Good) on \$294.2 million 5.375% senior unsecured notes, due 2049

The following indicative Long-Term IRs have been upgraded with outlooks revised to stable from positive on the current shelf registration:

- Selective Insurance Group, Inc.—
--to “a-” (Excellent) from “bbb+” (Good) on senior unsecured debt
- to “bbb+” (Good) from “bbb” (Good) on subordinated debt
- to “bbb” (Good) from “bbb-” (Good) on preferred stock

This press release relates to Credit Ratings that have been published on AM Best’s website. For all rating information relating to the release and pertinent disclosures, including details of the office responsible for issuing each of the individual ratings referenced in this release, please see AM Best’s Recent Rating Activity web page. For additional information

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regarding the use and limitations of Credit Rating opinions, please view *Guide to Best's Credit Ratings*. For information on the proper use of Best's Credit Ratings, Best's Preliminary Credit Assessments and

AM Best press releases, please view *Guide to Proper Use of Best's Ratings & Assessments*.

AM Best is a global credit rating agency, news publisher and data analytics provider specializing in the insurance industry. Headquartered in the United States, the company

does business in over 100 countries with regional offices in London, Amsterdam, Dubai, Hong Kong, Singapore and Mexico City. For more information, visit www.ambest.com.

2

Argo Group to Sell U.S. Specialty Property Renewal Rights to Westfield Insurance

CHICAGO, IL.—Argo Group International Holdings, Ltd. (NYSE: ARGO), an underwriter of specialty insurance, announced an agreement to sell the renewal rights of its U.S. Specialty Property business to Westfield Insurance.

"This transaction supports the company's ongoing strategy to reduce volatility within the business," said Marsh Duncan, Argo Group, president, excess and surplus. "We are pleased to have reached an agreement that provides a smooth transition for our brokers and insureds."

As a part of the transaction, several members of Argo's U.S. Specialty Property team will have the option to join

Westfield and continue to serve this market. This transaction includes Argo's Shared and Layered Property business, which underwrites catastrophic-focused E&S property coverage through select wholesale brokers. Argo's Small to Medium Enterprise (SME) Property policies are not included in this transaction. Argo will continue to honor and service all policies currently in force.

"Expanding our property book of business allows us to accelerate our launch into the E&S property space, further ensuring our continued success," said Jack Kuhn, president, Westfield Specialty. "This renewal rights transaction also gives us a unique opportunity to show our strong commitment to the E&S property market by offering customized insurance solutions, exceptional customer service, and superior claims handling to new property accounts at renewal."

The terms of this transaction were not disclosed.

ABOUT ARGO GROUP INTERNATIONAL HOLDINGS, LTD.

Argo Group International Holdings, Ltd. ("Argo") (NYSE: ARGO), is an underwriter of specialty insurance products in the property and casualty market. Argo offers a full line of products and services designed to meet the unique coverage and claims-handling needs of businesses in two primary segments: U.S. Operations and International Operations. Argo and its insurance subsidiaries are rated "A-" by Standard & Poor's. Argo's insurance subsidiaries are rated "A-" by AM Best. More information on Argo and its subsidiaries is available at argogroup.com.

3

Erie Insurance earns 2021 Diversity Impact Awards from the Global ERG Network

ERIE, PA.— Erie Insurance (ERIE) has earned three 2021 Diversity Impact Awards from the Global ERG Network, the world's largest network of employee resource groups (ERGs), business resource groups (BRGs) and diversity councils dedicated to making measurable progress on diversity, equity and inclusion.

ERIE's African American Affinity Network and the company's Dignity & Respect Affinity Network were both named Top 25 ERG Diversity Impact Award recipients by the organization.

Fred Johnson, vice president and Wisconsin branch manager, was also one of five recipients of Diversity Impact Executive Sponsor of the Year honors. Johnson is the executive sponsor of ERIE's African American Affinity Network.

Johnson and other ERIE affinity network leaders were recognized in September at an awards ceremony held during the 2021 ERG & Council Conference.

"The work led by ERIE's affinity networks is important to the sustainability of our organization. Educating, raising awareness and celebrating our diverse cultures is important to creating inclusive

workplaces," said Christina Marsh, ERIE's chief diversity and community development officer. "I was pleased to see this well-deserved national recognition for these two affinity networks and Fred Johnson, given the deep commitments each has to advancing DEI here at ERIE."

While Erie Insurance has had a formal commitment to diversity and inclusion for more than 10 years, this national recognition also comes at a time when the company is enhancing and elevating its diversity, equity and inclusion (DEI) efforts under the leadership of Marsh, who reports to ERIE President and CEO Tim NeCastro.

"Treating others with dignity and respect has been at the heart of ERIE's values for nearly a century — and we've had a team dedicated to supporting and celebrating diversity and inclusion as an insurer, employer and community partner for more than a decade," NeCastro said. "By bringing our DEI, community outreach and economic development teams together under Chris Marsh's capable leadership, we can align our priorities and expand our efforts in these critical areas. This ultimately paves the way for greater progress in the DEI space and a more significant impact on the diverse communities and people we serve."

ERIE is also a signatory member of CEO Action for Diversity & Inclusion, the nation's largest CEO-driven business commitment to drive measurable action and

meaningful change in advancing diversity, equity and inclusion in the workplace.

The 2021 Diversity Impact Awards leverages a data driven and scientifically validated model called The Impact Model™, developed by Dr. Theresa Welbourne, senior affiliate research scientist at the USC Marshall School of Business Center for Effective Organizations and CEO of eePulse. In addition to the recognition, organizations that participate annually in the Diversity Impact Awards process receive benchmarking data to measure their own progress over time.

"As we continue our DEI journey, this recognition and these insights will allow us to build upon this strong foundation," Marsh added.

"We were inspired by the initiatives outlined in the many applications we received this year. They were all exceptional, but this incredible group really did stand out for their sacrifices and level of dedication to keeping people connected during the most trying of times," said Cile Johnson, principal and chief business officer at Talent Dimensions. "We're so proud to honor these groups and individuals who sacrificed to keep this important work moving forward, and still are."



4

Liberty Mutual Insurance Launches Comparion Insurance Agency for Its 2,200 Exclusive Agent Team

BOSTON, MA.— Liberty Mutual Insurance, the nation's sixth-largest provider of personal lines property and casualty insurance, has launched Comparion Insurance Agency.

Liberty Mutual will transition its more than 2,200 exclusive agent team in over 200 local sales offices countrywide to Comparion, providing consumers with expert advice and tailored auto, home and small commercial insurance options from Liberty Mutual and more than 50 other national and regional carriers. It will become fully operational in 2022, upon approval by state insurance regulators.

"Personal insurance buyers and small business owners want expert advice and broad choice in

insurance coverage and price, and Liberty Mutual is better positioned to provide these by transitioning our exclusive agent operation to an agency model," said Liberty Mutual President, Exclusive Agency Distribution, Global Retail Markets US, Chris Capone. "We are creating a digitally enabled agency of tremendous scale that provides our producers with best in class support along with a broad and deep product suite to serve their customers while accomplishing their financial goals."

In advance of the transition, Liberty Mutual is hiring hundreds of sales professional talent across the country. Comparion agents receive uncapped earnings potential from base pay, sales bonuses, and new and renewal commission.

When the transition is complete, in addition to accessing personalized Liberty Mutual products delivered by expert local Comparion agents, consumers can also receive Liberty Mutual products from LibertyMutual.com and Liberty's licensed call center.

About Liberty Mutual Insurance

At Liberty Mutual, we believe progress happens when people feel secure. By providing protection for the unexpected and delivering it with care, we help people embrace today and confidently pursue tomorrow.

In business since 1912, and headquartered in Boston, today we are the sixth largest global property and casualty insurer based on 2020 gross written premium. We also rank 71 on the Fortune 100 list of largest corporations in the U.S. based on 2020 revenue. As of December 31, 2020, we had \$43.8 billion in annual consolidated revenue.

We employ over 45,000 people in 29 countries and economies around the world. We offer a wide range of insurance products and services, including personal automobile, homeowners, specialty lines, reinsurance, commercial multiple-peril, workers compensation, commercial automobile, general liability, surety, and commercial property. For more information, visit www.libertymutualinsurance.com.

5

USI Insurance Services Acquires Griffin MacLean Insurance Brokers

VALHALLA, NY.— USI Insurance Services ("USI"), a world leader

in risk management, employee benefit and retirement consulting, today announced the acquisition of Bellevue, Washington-based Griffin MacLean Insurance Brokers. Founded in 1981, Griffin MacLean is an independent insurance brokerage operation

serving businesses and individuals throughout Washington and Alaska. Terms of the transaction were not disclosed.

Commenting on the new partnership, Griffin MacLean

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INCREASING
CORPORATE
DIVIDENDS TO

\$15
MILLION
IN 2022...



...AND
REDUCING
2021 RATES
AGAIN BY

5%



Chesapeake Employers helps your clients protect their employees and their bottom line. For 2022, we are pleased to declare a \$15 million corporate dividend for qualifying policyholders. This is in addition to the \$10 million corporate dividend declared for 2021. We're also reducing our rates again by 5%—which means Maryland businesses of all sizes can benefit from the services of a workers' comp specialist, for less.

More good reasons to work with the state's largest writer of workers' compensation insurance.

Contact your Chesapeake Employers' underwriter for a coverage quote today.



CEIWC.com

Chesapeake Employers offers 9 workers' comp safety discount programs.

Visit our website or contact our underwriting department to see if your clients qualify as a member.



PROUD TO HAVE EARNED AN A (EXCELLENT)



FINANCIAL STRENGTH RATING FROM A.M. BEST

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President, Paul Dent, stated: "For the last 40 years, we've taken pride in our team's personalized, consultative approach to delivering innovative insurance solutions and risk management advice to clients. By joining forces with USI, we look forward to continuing this tradition by providing our valued clients access to an expanded set of tools, solutions and expertise, including the USI ONE Advantage®." Christopher Prentice, USI's regional CEO, added: "We are thrilled to welcome the talented

professionals from Griffin MacLean to the USI family. Partnering as one, we look forward to strengthening USI's commercial and personal risk expertise in service to our current and future clients throughout Washington state and beyond."

About USI

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. USI connects over 8,000

industry-leading professionals from approximately 200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com or follow us on LinkedIn, Facebook or Twitter.

6

Big 'I' Installs New Leadership

Kansas' Bob Fee leads national association as chairman.

ALEXANDRIA, VA.— The Independent Insurance Agents & Brokers of America (the Big "I") installed Kansas' Bob Fee, president of Fee Insurance Group Inc. in Hutchinson, as 2021-22 Big "I" chairman at the recent Big "I" Fall Leadership Conference in Kansas City, Missouri. Fee has held numerous positions at both the state and national level for the Big "I." At the state association level, he has served on the Kansas Association of Insurance Agents

(KAIA) Board of Directors and as the Kansas director on the national association board. He has also served on several KAIA committees, including the Government Affairs Committee, and was the 2007-2008 KAIA president. At the national level, Fee has served on the Government Affairs Committee and the Trusted Choice® Board of Directors, including a term as the Trusted Choice board chairman. He received the Big "I" Chairman's Citation in 2011. "Bob's longtime dedication to the association, along with his commitment to honoring our industry's roots while forging ahead toward future growth, will serve Big 'I' members well," says

Bob Rusbuldt, Big "I" president and CEO. "We are fortunate to have him at the helm as the independent agency channel continues to face the impacts of the coronavirus pandemic." Fee says a hallmark of his chairmanship will be enabling the association to be nimble. "Independent agencies have gone above and beyond the past year and a half in serving their communities through tough times, and that same resilience will carry us through the rapid-fire changes our industry is undergoing," he says. "During my term, we'll focus on

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moving forward and remaining responsive to both challenges and opportunities.”

John Costello, USI Insurance Services, Rochester, New York, was installed as Big “I” chairman-elect and Michael McBride, Mason-McBride Inc., Troy, Michigan, became vice chair. Fee succeeds

chair Jon Jensen, of Correll Insurance in Spartanburg, South Carolina, who will remain on the Big “I” Executive Committee for an additional year as immediate past chair.

Founded in 1896, the Independent Insurance Agents & Brokers of America (the Big “I”) is the nation’s oldest and largest national association of independent

insurance agents and brokers, representing more than 25,000 agency locations united under the Trusted Choice brand. Trusted Choice independent agents offer consumers all types of insurance—property, casualty, life, health, employee benefit plans and retirement products—from a variety of insurance companies.

7

RLI Announces Appointment of New CEO and COO

PEORIA, IL.— RLI Corp. announced that the RLI Board of Directors has appointed Craig W. Kliethermes as President and Chief Executive Officer (CEO) and Jennifer L. Klobnak as Chief Operating Officer (COO), effective January 1, 2022. These leadership changes will coincide with the planned retirement of current company Chairman & CEO Jonathan E. Michael at the end of 2021. Kliethermes has served as President and COO since 2016. Previously, he served as Senior Vice President, Risk Services since 2013. Kliethermes joined RLI in 2006 and has 36 years of insurance industry experience. Prior to joining RLI, he served in various actuarial and leadership roles with Lockton Companies, GE Insurance/Employers Reinsurance

and John Deere Insurance Company. Klobnak has served as Senior Vice President, Operations since 2016. Previously, she served as Senior Vice President, Risk Services since 2014. Klobnak joined RLI in 2000 and has 21 years of insurance industry experience. Prior to joining RLI, she served in an audit role with PwC.

“Both Craig and Jen have the leadership track record and breadth of business experience necessary to guide our organization forward, including a strong customer orientation, commitment to our people and core values, and focus on delivering value to shareholders,” said Michael. “This planned transition demonstrates the depth of our leadership team and long-term sustainability of our organization. I’m confident that RLI is well-positioned for continued success.” “I’m honored by the confidence the board has placed in me and want

to thank Jon for his outstanding leadership and stewardship of RLI,” Kliethermes stated. “I’m grateful for the opportunity to lead the continued growth of our extraordinary company. RLI has talented and passionate employee owners at its core. I look forward to working with them to build on the solid foundation and legacy that Jon and RLI Founder Jerry Stephens established.” “Strong relationships with our agents, customers and employees have been integral to our company’s success,” said Klobnak. “I look forward to continuing to work with the entire RLI team to enhance these relationships and advance our mission to protect customers from life’s uncertainties through industry-leading specialty risk management solutions,

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unmatched expertise and superior service."

Following his planned retirement in December, current Chairman & CEO Jonathan Michael will continue to serve as Chairman of the RLI Board of Directors, a position he has held since 2011. During Michael's 20-year tenure as CEO, the company significantly diversified its product portfolio, while delivering consistent top line growth and achieving 20 consecutive years of underwriting profit. Under his leadership, RLI's total return to shareholders has far outpaced that of the S&P 500 and S&P 500 P&C indexes.

ABOUT RLI

RLI Corp. (NYSE: RLI) is a specialty insurer serving niche property, casualty and surety markets. The company provides deep underwriting expertise and superior service to commercial and personal lines customers nationwide. RLI's products are offered through its insurance subsidiaries RLI Insurance Company, Mt. Hawley Insurance Company and Contractors Bonding and Insurance Company. All of RLI's subsidiaries are rated A+ "Superior" by AM Best Company. RLI has paid and increased regular dividends for 46 consecutive years and delivered underwriting profits for 25 consecutive years. To learn more

about RLI, visit www.rlicorp.com.

FORWARD LOOKING STATEMENTS

This news release may include forward-looking statements (within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934). These statements are subject to certain risks and uncertainties that could cause actual results to differ materially from any future expectations expressed or implied in such forward-looking statements. Various risk factors that could affect future results are listed in the company's filings with the Securities and Exchange Commission, including the Form 10-K Annual Report for the year ended December 31, 2020.

RETIREMENT SAVINGS MADE EASY, PEASY LEMON SQUEEZY...

If you have 100 employees or less and want a retirement savings plan that is straightforward and virtually effortless, the lesser known **Simple IRA** plan fits the bill.

Our programs are designed to meet the needs of Big "I" members with maximum flexibility at a competitive cost.

Reach out today to see how easy peasy it can be!

Contact IIABA's Christine Munoz at christine.munoz@iiaba.net.

BIG  SM
RETIREMENT SERVICES.



Visit www.independentagent.com and click on "Retirement."



Markets

RLI Home Business Insurance: Coverage for the Unique Challenges Home Businesses Face



Two important coverages that homeowners should consider above and beyond their homeowners insurance are a personal umbrella policy and, if they have a home-based business, a home business insurance policy.

Personal Umbrella Policies

Did you know that owning a dog, driving a car or having guests over could make your customers the target of a lawsuit—even if they are not directly responsible for the cause?

Each year, one in 12 Americans will be sued, and the cost to defend oneself against a personal injury lawsuit, plus the expense of a settlement including legal fees, medical bills, lost wages, and compensation for pain and suffering, can amount to hundreds of thousands, or even millions of dollars.

Fortunately, an RLI personal umbrella policy can provide the financial protection needed in the event of a lawsuit.

RLI's personal umbrella policy provides an extra layer of liability protection

that goes above the coverage limits already provided by your customers' auto, homeowners, boat or other personal insurance policies.

Simply put, it pays when your customers are legally obligated and financially responsible for damages that exceed their policy's limits.

Unlike many personal umbrella policies, RLI's personal umbrella is a standalone policy, which means we don't require your customers to have their other personal insurance coverage with the same insurance company.

In addition to affordable premiums, in most cases we can offer limits up to \$5 million dollars.

Home Business Insurance

Did you know that home-based businesses account for about 50% of all businesses in the United States?

Whether your customers have established home-based businesses or are just starting out on their own, it's important to ensure their assets—and livelihoods—are protected with a home business insurance policy from RLI.

Many home business owners are unaware that typical homeowners or auto insurance policies don't provide adequate coverage for a home business.

For instance, say a power surge damages your customer's computer that houses all their client orders and

invoices. Or their groceries spill onto the inventory they're transporting in the truck of their car. Or worse yet, they have business equipment stolen from their home office.

In many cases, incidents like these are usually excluded from a homeowners policy. In fact, most homeowners and renters policies don't cover liability or damage to property from business activities. Which is where home business insurance from RLI comes in.

An RLI home business insurance policy provides coverage that caters to home businesses and the unique challenges they face.

RLI covers more than 140 classes of home-based businesses. With liability limits up to \$1 million and business property protection up to \$100,000 with a \$250 deductible, you can offer your customers valuable coverage at affordable rates.

Both an RLI personal umbrella policy and home business insurance coverages are available through select agents and program administrators. Contact your agent or broker for more information and to help you choose the right policy for your needs.

To learn more about RLI's personal umbrella and home business insurance policies, contact Kate Langford at Kate@BigIMD.com.

"This article was originally published in the November edition of Independent Agent Magazine"



How to Register.

What is Big “I” Markets?

Big “I” Markets is an online market access program where members enjoy exclusive access to top tier products with no fees, no volume commitments and with competitive commissions. Plus, they own their own book of business. As long as you’re an active Big “I” member, you’re able to plug into the power of Big “I” Markets.

Ready to register?

Your agency can register for Big “I” Markets online and be quoting business in as little as 10 minutes. First, assemble the following information:

- ▶ The Agency Tax ID number
- ▶ Bank routing and account number (to receive commissions via EFT)
- ▶ Agency errors and omissions insurance policy information
- ▶ Your agency license number, if your state assigns one
- ▶ In South Carolina, the broker license(s)
- ▶ License numbers and email addresses of those who will be submitting business

Go to www.bigimarkets.com (Do not log in just yet; you’ll do that on the next screen) and click “register/update profile” at the top right corner of the page to start the process.

Enter your user ID, which is your email address. Your default password is your six-digit member ID. If you don’t know it, simply select “forget your password” and it will be reset. If the system doesn’t recognize your email address, contact us at (703) 647-7800.

Complete information on the following pages. Here’s what we’re looking for:

Page 1

Information on the first page is populated from our member database. Double check it for accuracy.

Pages 2 and 3

Enter requested data including agency business structure, banking and E&O information.

Page 4

Answer the seven background information questions. Responding “Yes” to any of these will stop the registration process, but it doesn’t necessarily mean you cannot register. A Big “I” Markets team member will contact you within one business day for more information. Or, call them at (703) 647-7800.

Page 5

This page will populate with staff who appear in our member database. Click on the “Enter License Info” button for each person who should have permission to submit business. In South Carolina, at least one user must provide a Broker license. Unlicensed staff will have “view-only” access as long as their name and email address are recorded. Select ‘add user’ at the bottom right to add staff not listed. (You can enter other staff information later.)

Page 6

Registering for Big “I” Flood gives you access to Selective Flood’s agency portal. Indicate if you would like to receive an appointment and enter flood information. Clicking “No” for either question will not prevent you from using the Big “I” Flood program in the future.

Page 7

Read and e-sign the Agency Sub-Producer Agreement by entering your initials in the box at the bottom then select “Accept.” You are encouraged to printout the agreement for your records.

You’re in! Each person should login with their own email address and password; user credentials should never be shared.

On the last screen you will be prompted to send an email to everyone in your agency about the new ability to Plug into the Power of Big “I” Markets. Choose one, after which you will automatically be directed to the Big “I” Markets login page.

Questions?

View the brief demonstration video on the Registration login page. Big “I” Markets team members are on hand at (703) 706-5408 or bigimarkets@iiaba.net.

THANK YOU, BIG I MD ASSOCIATE PARTNERS

GOLD



SILVER

Agency Network Exchange, LLC
Builders Mutual Insurance Company
Chesapeake Employers' Insurance
Erie Insurance
Progressive
Synergy Select

Partner list as of deadline on November 15, 2021.

*For complete 2021 list, visit our webpage
bigimd.com/APP.*

BRONZE

Accident Fund Insurance Co.
Agency Insurance Co. of Maryland
BBSI
Berkshire Hathaway GUARD Ins. Co.
Brethren Mutual Insurance Co.
Central Insurance Companies
Cumberland Insurance Group
FCCI Insurance Group
Imperial PFS
Kite Technology Group
Lexington National Insurance Corp.
Maryland Auto Insurance
Mutual Benefit Group
Northeast Brokerage, Inc.
Penn National
Philadelphia Insurance Companies
Rockwood Casualty Insurance Co.
Watney Insights Network, Inc.
Wilmington Insurance Agency
Wignman Cyber Insurance



○ UPCOMING CE EVENT

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IN JUST ONE DAY!

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THURSDAY, DECEMBER 16TH, 2021

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View the up-to-date calendar, course descriptions and register using our online Education Catalog at www.bigimd.com/onlineducation.

ABEN WEBINARS

BIG "I" BASICS & BEYOND

The Law of Insurance Contracts and the Rules of Policy Interpretation (Basic) - 3 hrs. P&C
 Risk Management & Insurance: Why Agents Are NOT Risk Managers (Basic) - 3 hrs. P&C
 Torts, Negligence and Legal Liability (Basic) - 3 hrs. P&C
 Understanding the Insurance Industry: From Regulations to Operations (Basic) - 3 hrs. P&C
 The Basics of Commercial Property Underwriting and Rating: COPE (Beyond) - 3 hrs. P&C
 The Basics of Contractual Risk Transfer, Add'l Insureds and Certificates of Insurance (Beyond) - 4 hrs. P&C
 The Basics of Property Values and Coinsurance Conditions (Beyond) - 3 hrs. P&C
 Premium Auditing: What Every Agent Must Know (Beyond) - 2 hrs. P&C

ERRORS & OMISSIONS

E&O Risk Management: Meeting the Challenge of Change - 6 hrs. P&C
 E&O Risk Management: Meeting the Challenge of Change (Part 1) - 3 hrs. P&C
 E&O Risk Management: Meeting the Challenge of Change (Part 2) - 3 hrs. P&C
 E&O Roadmap to Cyber & Privacy Insurance (Part 1) - 3hrs. P&C
 E&O Roadmap to Cyber & Privacy Insurance (Part 2) - 3hrs. P&C
 E&O Roadmap to Identity Theft, Red Flags & Money Laundering (Part 1) - 3hrs. P&C
 E&O Roadmap to Identity Theft, Red Flags & Money Laundering (Part 2) - 3hrs. P&C
 E&O Roadmap to Homeowners Endorsements & Personal Inland Marine (Part 1) - 3hrs. P&C
 E&O Roadmap to Homeowners Endorsements & Personal Inland Marine (Part 2) - 3hrs. P&C
 E&O Roadmap to Policy Analysis (Part 1) - 3 hrs. P&C
 E&O Roadmap to Policy Analysis (Part 2) - 3 hrs. P&C

ETHICS

Guiding Tenets of Ethical Leadership - 1 hr. Ethics
 Ethical Issues: Personal & Organizational - 3 hrs. Ethics
 Insurance Ethics, Easy to Discuss, Harder to Achieve - 3 hrs. Ethics

FLOOD

Flood Program Overview: NFIP Then & Now - 3 hrs. FLOOD
 NFIP Program Changes & Refresher - 2 hrs. FLOOD

LIFE & HEALTH

Long Term Care Insurance - 2 hrs. L&H
 Top 5 Life Insurance Uses - 2 hrs. L&H

PERSONAL LINES

A Little of This, A Little of That: New Threats & Possibilities in Commercial and Personal Lines Insurance - 2 hrs. P&C
 Hot Topics in Personal Lines - 2 hrs. P&C
 Personal Lines Issues That Keep You Up at Night - 2 hrs. P&C
 Those Kids and Their Cars - 2 hrs. P&C

COMMERCIAL LINES

A Little of This, A Little of That: New Threats & Possibilities in Commercial and Personal Lines Insurance - 2 hrs. P&C
 Additional Insureds: Issues & Endorsements - 2 hrs. P&C
 BAP Symbols & Endorsements - 2 hrs. P&C
 Business Auto Claims That Cause Problems - 2 hrs. P&C
 Captives: What Are They & How Do They Work? - 1 hr. P&C
 Certificates of Insurance: Emerging Issues & Other Stuff that May Scare You - 3hrs. P&C
 Commercial Lines Claims That Cause Problems - 3 hrs. P&C
 Contracts Agents Should Read - 2 hrs. P&C
 Cyber Insurance Deconstructed - 2 hrs. P&C
 Cyber Security & Insurance Risk Management - 2 hrs. P&C
 Data Privacy Insurance - 2 hrs. P&C
 Directors & Officers Liability Insurance - 2 hrs. P&C
 How COVID Rocked Insurance - 2 hrs. P&C
 Issues in Construction Bonds - 2 hrs. P&C
 Umbrella/Excess: A Blanket of Protection? - 2 hrs. P&C

VIRTUAL UNIVERSITY (VU) WEBINARS

3 Keys to Getting the Named Insured Correct - 2 hrs. P&C
 4 Key PL & CL Exposures Every Agent Must Understand - 2 hrs. P&C
 5 Contractor Coverage Concepts Every Agent Must Understand - 2 hrs. P&C
 9 Rules for Reading an Insurance Policy Based on the Law of Insurance Contracts - 2 hrs. P&C
 Condominiums & How to Insure Them - 1 hr. P&C
 How to Understand Commercial Property Underwriting & COPE - 2 hrs. P&C
 In the Aftermath: An Agent's Perspective on Disaster Readiness & Recovery - 2 hrs. P&C
 Understanding the Importance of Ordinance or Law Coverage - 2 hrs. P&C
 Properly Calculating & Insuring the Business Income Exposure - 2 hrs. P&C
 Rules for Developing the Correct Premium - 2 hrs. P&C
 Why Business Income is the MOST Important Property Coverage - 2 hrs. P&C
 Why Certificates of Insurance...Just Why? - 2 hrs. P&C
 Workers' Compensation: 5 Mistakes Every Agent Makes - 2 hrs. P&C



Questions? Contact Kyrsten Langford, Education Coordinator, at kyrsten@bigimd.com or 410-766-0600 x102.



2022 ANNUAL CONFERENCE

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AUGUST 21-22, 2022 | ROCKY GAP CASINO & RESORT

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MARYLAND