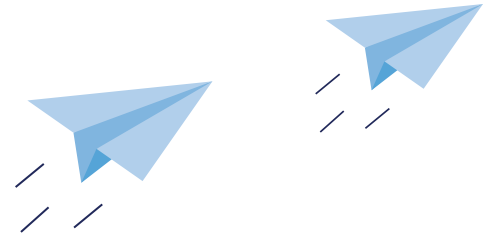


MARYLAND

Messenger



MARCH 2022

2022 LEGISLATIVE UPDATE

PAGE 9



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Messenger

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Chairman's Message



Jerry Nicklow, AAI

Hello fellow Maryland Big I members. I hope everyone is off to a fast start in 2022.

I hope you all are excited as I am heading out of the first quarter of 2022. As every year starts, I take a step back to recognize that we are part of the best industry in the world, the independent insurance agency industry.

I consider it the best industry in the world because success can be achieved in so many different ways. There is not one single cookie cutter approach to being a successful independent insurance agency.

I have talked with agency owners from all over Maryland and all across the country and it still amazes me how each agency can be run differently and still lead to major success for their owners.

There is one thing I see in common from some of the most successful agents around the country. Some of the most successful agents I talk to are members of the Big I.

In my opinion, the Big I is hands down, the best industry group for independent agents.

In past articles, I have gone over many of the benefits that come with your membership. The benefit list is quite a big list. It only takes the utilization of one or two of the

benefits to make your membership worth the price of admission. If you use several benefits, then you are way ahead in the value of your membership.

This month I will focus on one of the most important benefits that we have as members of the Big I. This benefit is one that most members do not get directly involved with, but all members reap the benefits. In fact, it benefits the whole independent insurance industry.

I am referring to the Government Relations and Legislative Affairs initiatives.

The work that this group does has literally benefitted every independent agency in the country.

At the federal level, you can support the Government Affairs initiatives by donating to InsurPac. InsurPac funds our efforts in Washington DC. There have been some big wins for our industry over the past few years and there are issues to battle every year in order to promote, protect and perpetuate the independent agency system.

There have been some big wind with the Big I efforts on Capitol Hill over the years. One of the biggest was the inclusion of S-Corps, Partnerships and sole proprietorships in the tax reform bill that saves thousands of dollars in taxes for over 2/3rds of

our membership each year. Then there is the annual battle with Flood insurance which we are fighting to get a long term resolution done.

At the state level, we also advocate for our members and their businesses. You can support those efforts with contributions to MAPAC. MAPAC supports our state level lobbying efforts.

At the state level, the Big I continues to work for the benefit of our members and the industry as a whole. There are a few bills on the table this year that can affect our members.

- **Family and Medical Leave Insurance Program**- This will be bad for businesses and for most employees. It established mandatory payroll tax for the employer and the employee to pay into to support a fund to pay for up to 12 weeks of medical leave. It will work similar to unemployment, where the employee will file for the benefits at the state level, BUT, unlike unemployment, the employer will not have any response or input.
- **Use of credit scoring in auto insurance** – This seems to be an annual battle as

(Con't on page 5)



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(Con't from page 4)

legislators keep trying to remove credit scoring from auto insurance rating.

- **Enhanced Uninsured/Underinsured Motorist Coverage, Opt Out Option** – This would make the enhanced uninsured/underinsured motorist coverage the primary option and make the insured “opt out” if they choose not to accept.

Every year at the state level, there are bills that we need to try to stop and bills that we want to get introduced and try to get passed. We do this for interests of our members.

There are too many items to include in this article, but as you can see, the Big I is always working for our members and for our industry.

It is through the support of our membership that the Big I has one of the most powerful and successful Political Action Committees in the country. InsurPac and MAPAC

continue to fight for you and our industry and we need your support to keep doing so.

If you know an independent agency who is not a member, I encourage you to reach out to them to show them the benefits of being a member. If you want us to reach out, please forward their information and we will be happy to reach out.

Thank you for being a member and thank you for your support.

The Pitfalls and Opportunities of Appraisals



By Patricia McHugh Lambert, Esquire

I was dumbstruck. After all, the person that I was speaking to was an attorney, smart and well versed in many areas of insurance. I had just told him that insurance professionals needed to have updated knowledge on the intricacies of appraisals and the appraisal process. I told him that I was preparing to do a program on appraisals and the claims process. My attorney friend replied “Good luck on that. Can’t imagine that there is anything that claims professionals need to know about real estate valuations!”

I paused for a moment, not really sure that I heard him correctly. This man—who was so very wise on so many things—clearly did not know the difference between a real estate appraisal, which is used to determine the fair market value of real property, and the appraisal process that is set forth in standard fire and casualty policies. I took a breath, then stopped. No use giving an explanation that would embarrass my friend. I decided that it would be a better use of my time to simply write an article on the subject and then, perhaps later, I would slip him a copy.

So first the basics. As noted in *Aetna Cas. & Sur. Co. v. Insurance Com’r*, 293 Md. 409, 445 A.2d 14 (1982), appraisal clauses are pretty ‘standard’ in a typical fire insurance policy. When an insurer and an insured fail to agree on “the amount of the loss,” either or both can invoke the appraisal provisions of the policy



so that the “amount of the loss” is subject to an out-of-court dispute resolution process. Generally, the insurer designates an appraiser who is knowledgeable about its concerns and the insured does the same. Under most policies, these two appraisers are required to attempt to resolve the dispute as to the “amount of loss.” If this cannot be done, the two appraisers select a neutral umpire to review the issues. Ultimately, the umpire has to come up with a determination that at least one appraiser agrees with. In the world of appraisals, two out of three decision makers determine the “amount” of the loss at issue. If the appraisal works correctly, decisions

are made quickly and without costly and pesky litigation.

The major grey area for appraisals is that it is not always clear what it can and cannot be used for in terms of a particular claim. Everyone is familiar with common platitudes such as “everything happens for a reason”, “there are plenty of fish in the sea”, and “the Baltimore Orioles should be better next year.” Such platitudes are rarely helpful in one’s daily life. Neither are the platitudes about appraisals. The platitude that one hears most often with respect to the appraisal process is “coverage issues are not subject to appraisal.”

(Con’t on page 7)

Protect your Industry

Register for the Annual Lobbying Event

Big "I" Legislative Conference is April 27-29 in Washington, D.C.

Each spring independent agents from across the nation converge on Capitol Hill with one purpose—to speak with their legislators with one voice on issues important to the independent agency system. The April 17-19 event kicks-off with an in-depth issues briefing presented by the Big "I" government affairs team. Seasoned and novice attendees walk away with knowledge and talking points to present to legislators. Before taking on the Hill, attendees will hear from two legislators who

will share their perspective on the state of the nation and the insurance industry.

After a day on the Hill, attendees wind-down and give back to the industry at YAC Gives Back: A Benefit for InVEST Scholarships. This fundraiser raises more than \$50,000 annually for InVEST graduates who want to pursue a career in insurance.

The event wraps-up with a political panel and state of association address by Big "I" chairman, Bobby

Bramlett. Register for the Big "I" Legislative Conference, and take advantage of our early bird pricing. And, if you are looking for assistance to help offset the costs, the Big "I" offers two scholarship opportunities. The deadline for first-time Young Agent Scholarships is March 15 and InsurPac grassroots scholarships are also available.

"This article was originally on IndependentAgent.com"

(Con't from page 6)

That may be true, but what does that mean when considering a real claim?

Too often, it is thought that that an appraisal is limited to "the monetary valuation of items which the parties agree are covered by the policy"—a position that was directly rejected by *Wausau v. Herbert Halperin*, 664 F.Supp. 987 (D.Md. 1987). As that court noted, disputes as to the "amount of loss" are not simply the same thing as disputes as to actual cash value. This court noted that the appraisal process could be used where there was a dispute as to whether a larger area than that immediately damaged by an occurrence needed to be repaired. Based upon this opinion, if there is a dispute as to whether there was a covered cause of loss or whether the loss was excluded, then the appraisal

provisions of the policy would not apply; but if the disputed issue was what damage was factually caused by a covered loss, then the appraisal provisions applied. While these concepts may be clear in the abstract, they are often muddled when trying to be applied to a specific claim.

Appraisals can also be difficult because, frankly, the appraisal panel can sometimes just get things wrong. Generally, if the panel makes a decision, a court will not review the findings made—even if the panel misinterprets policy provisions. As indicated in *Schreiber v. Pacific Coast Fire Ins. Co.*, 195 Md. 639 (1950), an honest mistake of judgment or interpretation is not grounds for impeachment of an award. Rather, there must be a mistake that was induced by fraud or so plain and palpable to cause a court to reject it. A court can also refuse to enforce

an award if it is beyond the scope of the issues submitted to the appraisal process. For this reason, it is important that the scope of the issues to be considered by an appraisal panel must be made clear, even on such minute issues such as the application of deductibles and internal policy limits.

Ultimately, the issue of an appraisal is about value. The value of a claimed loss is considered and ruled upon by an appraisal panel. Plus, there is a value to be considered for an early and less expensive dispute resolution process. In some ways, valuations made during the appraisal process actually have something in common with real estate valuations; they both provide information as to how much something is worth.

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2022 Legislative Update

By Brett Lininger

The impact the pandemic has had on the legislative process has been significant. In March of 2020, for the first time since the Civil War, the legislative session ended prematurely due to the pandemic. To the legislature's credit, they pivoted quickly to a virtual format. As the Omicron variant has subsided, the Maryland Senate opened its doors to the public and is holding in person bill hearings. The House, which consists of three times the number of legislators than the Senate, has opened its doors to the public for meetings, but is still holding virtual hearings. This creates a logistical challenge for those testifying in each committee on the same day.

Outside of the pandemic related changes, the legislature is in full swing and is business as usual. At the writing of this article, there have been more than 1,806 bills have been introduced. The BIGIMD's legislative committee is actively tracking fifty bills. More and more, the Association weighs in on much more than just the garden variety insurance legislation, as is demonstrated by the list of bills described below. As we move through the hearings on legislation, we have our eyes set on the March 21st crossover deadline, which is date by which bills must timely pass over to the opposite chamber of its origin, to keep the chance of passage alive by the end of session, which ends on April 11th.

Below is a summary of the legislation being tracked by the legislative committee:

Senate Bill 207 Insurance Carriers - Cyber Security Standards

was put forth by the Maryland Insurance Administration to adopt the National Association of Insurance Commissioner Model 668 – Data Security Model Law.



The bill establishes data security standards for insurance regulators and insurers. Thus far, independent insurance producers have been kept out of the legislation. The BIGIMD Legislative Committee will keep monitoring this bill.

Senate Bill 301/House Bill 266 Private Passenger Motor Vehicle Liability Insurance - Enhanced Underinsured Motorist Coverage – Opt Out is legislation being pushed by the Maryland Association of Justice (i.e. “the trial bar”). A few years ago, the Maryland General Assembly adopted legislation creating a new type of coverage, called enhanced underinsured motorist coverage. The association opposed that legislation and when it was obvious that it would

pass, pushed to make the product offering optional. Fast forward to this session and the trial bar is pushing to make it a mandatory coverage that would require the insured to opt-out of purchasing the coverage. The BIG I MD again has opposed this legislation and has been very active in reaching out to legislators explaining the problems with the bill, including E&O exposure. We have had members write letters to legislators in their districts as well.

Senate Bill 572/House Bill 563 Insurance Surplus Lines Brokers – Policy Fees would modify the fee a surplus lines broker can charge to a commercial insured for placing risk with a surplus lines insurer. The

(Con't on page 19)

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Long Term Care and Asset Preservation

By Mark R. Gage, CLU

We spend a lifetime of living in the accumulation phase of life. We work, we save, and we try to handle life's expenses along the way. We pay banks, utility companies, insurance companies, vacations, grocery stores and schools of higher education. Hopefully we save along the way some of what is left over after all of that living. When we make the decision to stop working and rely upon our nest egg to replace the earning, we have other goals we hope to achieve. We also need to look differently to protect the nest egg as we don't have an easy means to replace it.

We envision our nest egg providing more than just covering the ongoing life expenses. We hope that it affords our ability to explore different parts of the world. We hope that it enables us to do special things for people and charities that we love. However, we are at risk if there is a change of health which invades that income stream at a greater rate than it accumulates.

One the biggest financial exposures we face is long term care. With current costs for home care or facility care nearing \$10,000 per month, it is extremely important to pass on the exposure of these costs to insurance or have a significant amount of assets that you are willing to sacrifice. Keep in mind with long term care costs,

they are only escalating. Medical inflation runs at a greater rate than almost any other area. Basic supply and demand clearly point to escalation in costs as the generation that will need care is larger than the workforce engaged in providing the care. Money affords choice. Choice of where you get, and by whom you receive care.

The products have evolved to bring protection to these costs. I have worked with long term care insurance for over 30 years and have witnessed the tremendous value they bring in enabling professional care and helping reduce financial hardship.

The traditional policies focus only on long term care letting you design a specified amount of monthly funds to pay for the costs of care regardless of the setting. They can be created with various benefits periods and inflation protection to keep the contract relevant. The advantage of the traditional policy is lower annual premium but a disadvantage is nonguaranteed rates. Some also complain that if a claim doesn't occur, there is no return of premium at death. I view it similarly to homeowners' coverage in that I am not hoping for a claim just so I can get my money back, but rather a huge leverage in benefits relative to my premium outlay.

The other policy design is what I refer

to as a hybrid contract. It is a life insurance contract with long term care benefits. You typically design the premiums to be scheduled somewhere single and 10 pay but they are guaranteed premiums. The long term care benefit pool can be designed just like a traditional policy, but if you don't use it, there is an easy return of the asset via a tax free death benefit. It is a great way to leverage your dollars to address this exposure and know that you can't lose the asset.

The issue that I have with the hybrid contracts is most of the sales come from stockbrokers who sell insurance. They take a conservative portion of someone's portfolio and reposition to preserve the overall assets and address the clear exposure. I believe the sale should come from insurance professionals using a variety of markets depending upon the specific needs of your clients. Your ideal clients from an insurance affordability are those under age 65 and with significant income and enough assets to be concerned about protecting. If you aren't asking for the opportunity, your client's stockbroker will.

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7 Issues Agents will Address at the 2022 Big 'I' Legislative Conference

By **Teddie Norton Reilly**

The annual Big "I" Legislative Conference will take place April 27-29 at the Renaissance Washington, D.C. Downtown Hotel. During the conference, independent insurance agents and brokers from across the country will share their perspectives with legislators on issues important to the independent agency system.

Here are seven issues facing independent agents that will be a focus at this year's conference:

1) Maintain tax fairness for small businesses. The Big "I" supports H.R. 1381/S. 480, the "Main Street Tax Certainty Act," which would make the 20% small business deduction permanent. The deduction, which is currently scheduled to expire at the end of 2025, is heavily relied upon by many Big "I" members to expand their small businesses, hire more employees and better serve their communities.

The Big "I" also opposes any attempts to increase taxes on small businesses, especially when many are still struggling because of the impact of the COVID-19 pandemic. Specifically, the Big "I" opposes efforts to cap or eliminate the small business deduction, raise individual and corporate rates, boost the capital gains rate, or make changes to stepped-up basis.

2) Secure a long-term reauthorization of the National Flood Insurance Program (NFIP). With the NFIP extended on a short-term basis, the Big "I" supports a long-term reauthorization of a modernized NFIP that would increase take-up rates, both in the NFIP and the private market. Specifically, the Big "I" supports H.R.



4699, the "Continuous Coverage for Flood Insurance Act" and S. 2915, the "Flood Insurance Consumer Choice Act." Both bills would allow for private flood insurance to satisfy continuous coverage requirements, which ensures that if consumers leave the NFIP for the private market and later must return, they can do so without penalty.

The Big "I" also opposes any policies that would harm the Write-Your-Own (WYO) Program including WYO reimbursement reductions. As FEMA continues the transition to Risk Rating 2.0, the Big "I" believes that if properly implemented it has the potential to improve the NFIP experience for agents and consumers. However, the regulatory rollout of the program will be critical in determining its success.

3) Protect the Federal Crop Insurance Program (FCIP). The current Farm Bill expires in 2023 and it will be critical to support policies strengthening the stability and effectiveness of the FCIP. The

Big "I" supports a strong and robust FCIP that provides certainty for our farmers and communities and will continue to oppose legislative and regulatory efforts to weaken the efficient and effective private sector delivery of crop insurance.

4) Oppose federal intrusion into insurance underwriting. The Big "I" supports a strong and modernized state-based system of insurance regulation that protects consumers and drives innovation. As one of the staunchest defenders of the state-based regulatory system, the Big "I" opposes unwarranted attempts by the Federal Government to interfere in each state's ability to regulate their respective markets. As a result, the Big "I" opposes H.R. 1270, the "Prohibit Auto Insurance Discrimination (PAID) Act," which unduly preempts state oversight of automobile insurance underwriting.

(Con't on page 19)

(Con't from page 18)

5) Defend state regulation of data security for insurance consumers.

As a state-regulated industry that is already subject to a variety of federal data security statutory requirements, the Big "I" supports leaving data security standards and enforcement to state regulators who are in the best position to oversee the marketplace for insurance consumers. If Congress considers a national data security standard, it is important that any legislation be scalable and reasonable, while recognizing the significant differences between large and small businesses.

6) Preserve employer-sponsored health insurance. It is imperative that Congress protect the employer-sponsored health care system for the more than 180 million Americans who depend on it. The Big "I" would object to any policies that damage the

way that the majority of Americans receive their health insurance. As a result, the Big "I" opposes S. 386, the "Medicare-X Choice Act," which would create a public option, and H.R. 1976, the "Medicare for All Act," which would replace the current, employer-sponsored healthcare system and force all Americans into a one-size-fits-all government-run program.

7) Advocate for legal protections for independent insurance agents.

Despite being illegal at the federal level, many states offer medical marijuana, have decriminalized recreational marijuana, or have given full legal status to cannabis. The Big "I" supports H.R. 1996/S. 910, the "SAFE Banking Act," which creates a safe harbor for agents and brokers who choose to do business with cannabis-related legitimate businesses in those states. This legislation would protect Big "I" members and other financial services providers from criminal and

civil liability.

With a busy year ahead, the Big "I" is looking forward to having agents and brokers from across the country advocating on Capitol Hill.

Join us in April to bring your message to the Capitol! Register today to take advantage of the early-bird registration discount pricing by March 7. Also, don't delay making your guest room reservations, as hotel accommodations fill up fast.

Visit the dedicated Legislative Conference webpage to view Washington, D.C.'s COVID-19-related requirements, including vaccine and mask mandate information.

Teddie Norton Reilly is Big "I" director of government affairs operations.

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

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current cap of \$250 was put in place more than 20 years ago when the Maryland Insurance Administration said that to charge a fee, the statute must allow it. Prior to this, there was no cap as it the case with 46 other States presently.

Senate Bill 573/House Bill 587 Motor Vehicle Financial Protection Product Agreements Act seeks to have the Maryland Insurance Administration regulate the sale and provision of motor vehicle financial protection product agreements in the State. The Maryland Insurance Administration would rather not regulate such products but are in discussions with the association of companies offering them.

House Bill 436/House Bill 690 Motor Vehicle – Use of Credit History Rating Policy would prohibit insurers

from rating a risk using the credit history of an applicant in any way. The BIGIMD has consistently opposed such legislation as the use of credit history is one of many factors used in underwriting private passenger automobile insurance and Maryland has a very competitive market. The concern is that this would become the first of many factors prohibited from being used which could impact the competitive environment. Although this legislation is introduced almost every session, there appears to be great momentum again in the House. Last session, the House passed an amended version of the bill to prohibit the use of credit for extenuating life circumstance, such as divorce or a health issue that causes an individual's credit to temporarily suffer. At the writing of this article, the House is likely to pass the current version of the bill or with amendments. The question will be

whether the Senate will pass anything this session.

House Bill 496 Labor and Employment – Family and Medical Leave Insurance Program – Establishment

would create the Family and Medical Leave Insurance (FAMLI) program and a new division of the Maryland Department of Labor. The FAMLI Fund is made up of contributions from employees and employers of all sizes to pay for benefits, a public education program, and implementation and administrative costs. The legislation would allow a covered individual to take leave from employment due to specified personal and family circumstances. The BIGIMD opposed the legislation and offered that if does move forward, exempt employers of a certain size. Although it seems unlikely such a bill would pass this session given it is an election year, anything is possible.

Insurance Agents Errors and Omissions Coverage That's Right for Your Business



Why Big "I" Professional Liability and Swiss Re Corporate Solutions

Prompt, Local Service – Superior customer service and expertise by your Big "I" state association, who serves as your agent with underwriting authority offering prompt turn-around of quotes and policy delivery.

More premium discounts – Qualifying agents can save over 50% in premium discounts including the loss control, claims free, agency operations improvement review, efficiency, and carrier concentration credits.

Deductible Savings – Loss only deductible available along with deductible reduction feature offering up to 100% savings of deductible (up to \$25,000) per claim with proper documentation.

Ease of Business – Our qualifying policyholders enjoy the benefit of automatic renewal available with no applications along with online applications when required.

Claims Handling – Prompt and thorough claims handling by an experienced staff made up primarily of licensed attorneys that stand ready to support policyholders with any potential incident or claim.

Flexible Underwriting – Targeting agencies of all sizes and unique operations including both P&C and L&H-only agencies.

Capacity – Limits up to \$25M

Risk Management Tools – Preferred policyholders have FREE access to the exclusive website E&O Happens (www.iiaba.net/eohappens) and the E&O Claims Advisor Newsletter

Stability - Nationally endorsed program with over 30 years experience and the largest and most stable independent insurance agency E&O program in the country, rated "A+" (Excellent) by A.M. Best.

Exclusive - A Big "I" member exclusive policy form and premium credits filed on a Risk Purchasing Group basis give Big "I" members tailored coverage.

Member Oversight - A Professional Liability Committee including IIABA member agents oversees and directly influences the program. Our program was designed by agents for agents.

Agent Advocacy - Supports lobbying efforts protecting your industry by contributing a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA.

Swiss Re Corporate Solutions Policy Form Highlights

Big "I" Professional Liability program and Swiss Re Corporate Solutions pride ourselves on offering the strongest coverage form in the marketplace that continues to evolve to meet the changing needs of agents. Review the preferred policy form and you will find that these are just a few of the coverage benefits:

- ♦ Rated A+ by A.M. Best
- ♦ State-of-the-art coverage form exclusive to Big "I" members
- ♦ Claims-made coverage with full prior acts available
- ♦ Coverage for the sale of both Property/Casualty and Life/Health insurance products
- ♦ Limits of liability up to \$25 million
- ♦ Broad definition of covered professional services and activities
- ♦ Comprehensive definition of insured
- ♦ Aggregate deductibles available
- ♦ Defense cost outside the limit
- ♦ \$25,000 1st Party Personal Data Breach
- ♦ \$1,000,000 3rd Party Personal Data Breach sublimit available
- ♦ 60/40 consent to settle clause
- ♦ Crisis Management coverage; up to \$20,000 per policy period for fees, costs, and expenses incurred within 6 months of a crisis event
- ♦ Deductible reduction up to \$25,000 per claim with proper documentation, no limitation on the number of claims
- ♦ Catastrophe Expense \$25,000 per incident, \$50,000 per policy period
- ♦ Regulatory defense \$100,000 per policy period in addition to the limit of liability
- ♦ True worldwide protection
- ♦ Several options to earn premium discounts up to 20%.

If you have any questions please contact your state program manager.



The information provided is for general informational purposes only and you should review the policy form and any applicable endorsements for complete policy language. Please note that all applications are subject to review, underwriting and approval by Westport Insurance Corporation, a member of Swiss Re Corporate Solutions.

1

Maryland Joins the International Sustainable Insurance Forum

BALTIMORE, MD. – Consistent with Governor Larry Hogan’s commitment to address and mitigate the effects of climate change, the State of Maryland has joined the Sustainable Insurance Forum (SIF) of the United Nations Development Program (UNDP).

The UNDP SIF is a global network of insurance regulators and financial supervisors working together to address sustainability challenges in the insurance sector. Maryland Insurance Commissioner, Kathleen A. Birrane, will serve as the principle contact for the Maryland Insurance Administration (MIA), the State’s representative to the SIF.

The SIF was established by the UNDP in December 2016 to provide an international platform for insurance supervisors to collaborate on regulatory responses to climate related financial risks and opportunities faced by the insurance sector. As the world’s risk financiers and risk managers, with global invested assets exceeding the equivalent of US\$36 trillion as of 2019, the insurance sector plays a pivotal role in stewarding an orderly transition to a low-carbon, resilient and sustainable global economy, both in terms

of the risks it covers and the investments it makes. Maryland is the fifth U.S. state to join the SIF, following New York, California, Washington and Vermont. The National Association of Insurance Commissioners (NAIC) and the Federal Insurance Office (FIO) were also recently accepted as members.

“Insurance is a \$5 trillion industry. And, as with every other dimension of climate change, Maryland is playing a leading role in assuring that the insurance sector is engaged on climate issues and that insurance regulatory frameworks are appropriately adjusted to identify and account for climate-related financial risks,” said Commissioner Birrane. “Under Governor Hogan’s leadership, Maryland is truly moving the needle on addressing environmental sustainability challenges and climate-related risks at the national level and promoting adaptation and mitigation initiatives locally. Joining the SIF gives us an additional opportunity to bring Maryland’s bipartisan, science-based, collaborative approach to the discussions occurring nationally and internationally on these critically important issues.”

Representing Maryland at the NAIC, Commissioner Birrane is a Vice-Chair of the Climate and Resiliency Task Force formed by the NAIC in 2020 and, in that capacity, chairs the Solvency Workstream, which is

charged with considering how the financial surveillance tools used by US regulators should be adjusted to account for the financial risks arising from climate change. Internationally, Commissioner Birrane is one of three U.S. members on the Steering Committee of the E.U.-U.S. Insurance Dialogue Project -- an initiative started in 2012 to enhance cross-border cooperation and regulatory modernization to address current and emerging risks in the insurance sector. The Project’s Climate Risk and Resilience Workstreams are focused on identifying sustainability, resilience and mitigation issues and solutions related to the insurance sector, including through innovative technology and modeling. U.S. and E.U. insurance regulators oversee approximately two-thirds of the global insurance market.

In Maryland, Governor Hogan has both enacted and supported numerous bipartisan laws codifying Maryland’s commitment to reduce statewide greenhouse gas emissions, to ban hydraulic fracturing, to accelerate clean energy innovations and investments in green infrastructure, and to build resilience to the impacts of climate change on the Chesapeake Bay. In 2020, the World Resources Institute ranked Maryland first

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among 50 states at reducing greenhouse gas emissions while growing the economy. Notable accomplishments include:

The Maryland Commission on Climate Change (MCCC) – a nationally acclaimed program, charged with advising the Governor and the General Assembly on ways to mitigate, prepare for, and adapt to climate change, was codified into law in 2015 by Governor Hogan and the General Assembly. The MIA serves as a state agency member on three of the Commission's four Work Groups: the Adaptation and Resiliency Work Group; the Education, Communication, and Outreach Working Group; and the Mitigation Work Group.

Three years ago, Governor Hogan joined a coalition of states in the U.S. Climate Alliance to support the Paris Climate Agreement. In 2019, the Governor signed an executive order, "Energy Savings Goals for State Government," which seeks to produce positive environmental, fiscal, and health benefits for all Marylanders by reducing energy use and carbon emissions across the entire portfolio of state-owned buildings.

Maryland Department of the Environment Secretary Ben Grumbles attended and participated in key events at the annual global summit on climate change known as COP26 (United Nations 26th Conference of the

Parties) in Glasgow, Scotland, on November 7-10. Grumbles joined panel discussions and meetings to promote economy-wide deep decarbonization, adaptation and resiliency, highlighting Maryland's ambitious greenhouse gas reduction and nature-based restoration and protection strategies. Commissioner Birrane also spoke at COP26, addressing the Hogan Administration's climate initiatives and national and international regulatory efforts on assessing, managing and monitoring climate-related financial risk, focusing on the financial impact to insurers solvency.

On November 3, Commissioner Birrane participated in a panel sponsored by the UN Environmental Programme's Principals for Sustainable Insurance Initiative as part of its PSI COP26 Sustainable Insurance Series. The US is the world's largest insurance market, and insurance regulation in the US is state-based. This event convened four US Insurance Commissioners (including Commissioner Birrane) to discuss how their states are taking action on climate change risks and helping build resilience, the work of the Climate & Resiliency Task Force of the US National Association of Insurance Commissioners (NAIC), as well as key topics such as climate risk disclosure by insurers and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

On November 17, Governor

Hogan announced Maryland as the first state in the country to become a partner in the U.S. Department of Energy's (DOE) Better Climate Challenge. The "lead by example" partnership agreement, signed by Secretary Grumbles, commits the state to reduce greenhouse gas emissions in state government operations by at least 50% within 10 years, which aligns with the comprehensive greenhouse gas reduction plan, which has a goal of a 50% reduction from 2006 levels by 2030.

The Maryland Insurance Administration regulates the nearly 1,600 licensed insurers that are authorized to do business in the State and that generate approximately \$41 billion annually in direct written premium through transactions in the State.

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$41 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on Facebook at www.facebook.com/MDInsuranceAdmin, Twitter at @MD_Insurance, LinkedIn at www.linkedin.com/company/maryland-insurance-administration or Instagram at @marylandinsuranceadmin.

2

Black EOE Journal Names Erie Insurance to its 2022 Spring 'Best of the Best' Insurance Companies List

Black EOE Journal promotes the advancement of African Americans in all aspects of business and employment to ensure equal opportunity

ERIE, PA.— Erie Insurance (ERIE) has been named a top insurance company by the Black EOE Journal (BEOEJ), as part of the business magazine's 2022 Spring Best of the Best review.

The Black EOE Journal research team polled hundreds of Fortune

1000 companies for its 2022 Best of the Best evaluations. The company lists were compiled from market research, independent research, diversity conference participation and surveys conducted by Diversity Comm, Inc.

"We're proud to be recognized again in 2022 for our diversity, equity and inclusion initiatives by the Black EOE Journal," said Andrea MacArthur, Erie Insurance's vice president of talent. "At ERIE, we strive to be an employer of choice and this honor speaks to the strength of our company's culture and core values. We are committed to continuing to integrate DEI best practices into both our business and workplace."

The magazine, celebrating its 30th year, promotes the advancement of African Americans in all aspects

of business and employment to ensure equal opportunity.

"The outstanding efforts toward this promotion make these companies leaders in the quest for true diversity, and we commend them all," read a BEOEJ news release announcing the company listings. "The annual review is an evaluation of the nation's employers, initiatives and government agencies. It provides non-biased results that are valuable resources for jobseekers, business owners, students, consumers, senior management, business associations, employment agencies and consumer groups."

Company listings will be featured in the spring issue of Black EOE Journal, available on newsstands in mid-January.

3

FOX's Jesse Watters to Address Big 'I' Members

FOX News host will discuss current political landscape and more at Big 'I' Legislative Conference

WASHINGTON, D.C.— The Independent Insurance Agents &

Brokers of America (the Big "I") announced that Jesse Watters, host of Fox News Channel's "Jesse Watters Primetime," co-host of "The Five," and author of the No. 1 New York Times Best Seller, "How I Saved the World," will be a featured speaker at the 2022 Big "I" Legislative Conference.

Watters will chat with Big "I" president & CEO Bob Rusbult on Friday, April 29 about the

latest headlines, current events, insights on issues affecting small businesses, and his anecdotes from his experiences rising through the ranks of Fox News. Watters joined Fox News in 2002 and made his on-camera debut in 2003 as a correspondent for "The O'Reilly Factor." In March 2017, he aired an exclusive interview with

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President Donald Trump aboard Air Force One.

"Jesse will offer unique insights and perspectives from his experiences in the newsroom over the past nearly two decades, from his man-on-the-street interviews to his discussions with the most prominent newsmakers," says Bob Rusbuldt, Big "I" president & CEO. "I look forward to talking with him about the economy, small businesses, taxes and many more political issues and current events that affect the independent agent community and small

businesses."

The Big "I" Legislative Conference is the insurance industry's best-attended, most effective legislative meeting. This year's event will take place in person April 27-29, at the Renaissance Washington, D.C. Downtown Hotel. The annual Legislative Conference provides an opportunity for Big "I" members to discuss important issues with their congressional representatives. Top topics this year include taxes, flood insurance, insurance regulation, health care and other issues impacting independent agents and small businesses.

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.

4

Regional MGA Expands to Four New States, Adds Experienced Underwriter

RICHMOND, VA. – New England Excess Exchange, Ltd. (NEEE), a regional wholesale broker and MGA, is pleased to announce our expansion into four new states. **Effective January 1, 2022 NEEE will offer admitted, and non-admitted, specialty insurance coverage in Virginia, North**

Carolina, Delaware and the District of Columbia (D.C.). NEEE currently offers coverage in VT, NH, ME, MA, NY, NJ, RI, CT, PA, MD and OH.

"By expanding our reach, we provide our agents with a greater ease of doing business." Says Todd Wood, President of NEEE. "When one broker can assist with all regional business it's a benefit to agencies that operate in multiple states. We're excited for this expansion and look forward to building new relationships."

To maintain quality service as a result of our expansion,

NEEE is pleased to announce the addition of a new Senior Commercial Lines Underwriter, Ben Kusterer. Ben brings nearly 20 years of specialty insurance experience to his new role and holds AU and ASLI designations. Prior to joining NEEE, Ben was an E&S Commercial Lines Underwriter and Marketing Manager. Ben will be based in Richmond, VA with a continued underwriting focus in VA, NC and MD.

"As an experienced E&S Underwriter/Broker, in my new

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role with NEEE I hope to provide agents with access to a fresh E&S MGA with great markets and a focus on quote turnaround and communication." Says Ben Kusterer, Senior Commercial Lines Underwriter. "I've always seen these two elements as key to a successful relationship and look forward to continuing to work towards that goal."

NEEE offers an extensive selection

of insurance products in all commercial and personal lines of business, including but not limited to Commercial General Liability, Property, Excess and Umbrella, Professional Liability, Inland Marine, Garage, Private Flood, Homeowners, Dwellings and much more. We utilize many carriers to accommodate our partner's insurance needs. We welcome new agents to connect with us on our website at <https://neee.com> or request a quote by emailing submissions@neee.com.

About NEEE

NEEE is a premier independent Wholesale Broker and Managing General Agency (MGA) serving independent insurance agents throughout VT, NH, ME, MA, CT, RI, NY, NJ, PA, MD, OH, DE, D.C., VA and NC. For more than 41 years we've been a committed partner dedicated to building your agency. NEEE is headquartered in Barre, VT and is devoted to insurance excellence throughout our coverage area. For more information visit www.neee.com.

5

Grassroots, Young Agents Scholarships Available for 2022 Big 'I' Legislative Conference

By Susie Bonner and Nathan Riedel

WASHINGTON, D.C. - Register now for the 2022 Big "I" Legislative Conference, April 27-29, at the Renaissance Washington, D.C. Downtown Hotel. The premier event for independent agents offers an opportunity for agents to speak to their federal legislators

with a unified voice. We are back in person and thrilled to walk the halls of Congress with our Big "I" independent agents again.

It's safe to say that many members of Congress are excited to get back to normal and hear from their constituents—the voters who put them in office—and that is why this year's Legislative Conference is so valuable. Fly-ins have largely vanished over the past few years and are just now beginning to emerge again. The importance of sitting with elected officials, shaking their hand and looking them in the eye cannot be overstated. Zoom meeting exhaustion is real, and it is considered largely ineffective from

an advocacy standpoint.

In an effort to encourage as many face-to-face meetings as possible, the Big "I" is pleased to offer the following scholarships for this year's Legislative Conference.

Grassroots scholarships are available for individuals that demonstrate an interest in cultivating new and existing relationships with members of Congress while advocating on issues that are important to the independent agency system. Recipients of all ages are expected to participate in the Legislative Conference events and meet with legislators from their state. The

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application must be submitted by March 25.

The Big "I" national Young Agents Committee will also be presenting its annual scholarships for first-time Legislative Conference attendees. If a young agent is interested in attending the premier insurance legislative event, please complete the Maurice Herndon Scholarship application. The short essay submissions will be reviewed and one \$1,000 winner will be announced before the event. The winner will also be featured on

social media and in Independent Agent magazine. The deadline for submission is March 25.

Additionally, each state association may present two \$500 first-time scholarships to young agents in their state. The deadline for submission to state associations is March 10.

Register for the Legislative Conference today to take advantage of the early-bird registration discount pricing by March 7. Also, don't delay making your guest room reservations, as hotel accommodations fill up fast.

Visit the dedicated Legislative Conference webpage to view Washington, D.C.'s COVID-19-related requirements and vaccine mandate information.

Keep an eye on the News & Views e-newsletter in the coming weeks for more information.

Susie Bonner is Big "I" assistant vice president of marketing and communications. Nathan Riedel is Big "I" vice president of political affairs.

6

Joyn Insurance Joins Agents Council for Technology

Managing general agent is new ACT partner.

ALEXANDRIA, VA.— Joyn Insurance is the newest company partner of the Big "I" Agents Council for Technology (ACT). Joyn is a fully virtual managing general agent (MGA) that underwrites commercial insurance for small and middle market companies, with a focus on excess & surplus lines.

"As ACT continues to work with partners across the insurance industry to bring cutting-edge data and technology solutions to commercial insurance, we're excited to have Joyn as a partner," says Ron Berg, ACT executive director. "Independent agents serve the businesses in their communities with excellence—it's crucial in this age of digital revolution that the industry cultivates smooth, painless commercial lines experiences for the benefit of both agents and clients."

Joyn collaborates with independent brokers, leveraging the company's integrated

insurance and technology expertise to provide commercial insurance solutions for small and middle markets. Featuring a proprietary technology ecosystem built from scratch to solve the most frustrating challenges and pain points that brokers experience, Joyn is transforming commercial insurance by using technology, data and expertise to deliver a transparent and trusted experience to brokers and customers.

"Our goal from day one has been to make the insurance

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experience better, faster, more efficient, more customer friendly, and more joyful," said Seraina Macia, Joyn co-founder and CEO. "With decades of experience across the insurance industry, our team knows where brokers' pain points are and we built a company powered by technology specifically designed to remove them. We are proud to partner with ACT and accomplish our shared goal to provide independent insurance agents and brokers with a best-in-class experience."

Learn more about Joyn Insurance.

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.

The Agents Council for Technology (ACT) was established in January 1999 by the Independent Insurance Agents & Brokers of America (the Big "I") to provide a candid, action-oriented forum to

address the critical workflow and technology issues facing the independent agency system. ACT helps participants understand the perspectives of the other stakeholders in the process and provides excellent networking opportunities with the participants who are shaping the future for the industry on these issues.

ACT members include:

Carriers: Allstate IA, The Berkley Companies, Central Insurance, Chubb Group of Insurance Companies, The Cincinnati Insurance Companies, CNA, Columbia Insurance Group, Dryden Mutual Insurance Company, EMC Insurance Companies, Encompass, Encova Insurance, Grange Insurance, The Hanover Insurance Group, The Hartford, Hartford Steam Boiler, Liberty Mutual Insurance, The Main Street America Group, Merchants Insurance Group, MetLife Auto & Home, Nationwide Insurance, New York Central Mutual Insurance, Ohio Mutual Insurance Group, Penn National Insurance, Progressive, Safeco Insurance, Selective Insurance Company of America, Travelers, Utica National Insurance Group, Western National Insurance and Westfield Insurance.

Industry associations and

consultants: ACORD, CSIO, IIABA, Insurance Brokers Association of Canada, Angela Adams Consulting Services, Steve

Anderson Consulting, WSIA

MGAs: Joyn Insurance

Technology providers:

AgencyKPI, Agency Revolution, Agentero, Applied Systems/IVANS, AssureSign, CoverWallet for Agents, DAIS, Duck Creek Technologies, EZLynx, GloveBox, HawkSoft, Indio Technologies, ITC, Insurance Agent Mobile Application, Layr, LegacyArmour, Levitate, LexisNexis Risk Solutions, Neilson Marketing Services, North American Software Associates, Rigid Bits, SimplePin, Simply Easier Payments/EchoSage, Strategic Insurance Software, TEKRiSQ, Vertafore, Veruna, Xanatek, XDimensional Technologies

User Groups: AgentLynx by EZLynx, Applied Client Network, the HawkSoft Users Group, NetVU, the Nexsure User Group, Partner XE User Community



**AGENTS COUNCIL
FOR TECHNOLOGY.**

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Builders Mutual Insurance Company
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Erie Insurance
Chesapeake Employers' Insurance
Progressive

For more information regarding our Associate Partner Program, visit www.bigimd.com/app or contact Kyrsten Langford, APP Coordinator, at 410-766-0600 or kyrsten@bigimd.com.



BRONZE

Accident Fund Insurance Co.
Agency Insurance Co. of Maryland
BBSI
Berkshire Hathaway GUARD Ins. Co.
Central Insurance Companies
FCCI Insurance Group
Imperial PFS
Johnson & Johnson (*Welcome!*)
Kite Technology Group
Maryland Auto Insurance
New England Excess Exchange (*Welcome!*)
Northeast Brokerage, Inc.
Penn National Insurance
Philadelphia Insurance Companies
Rockwood Casualty Insurance Company
The Brethren Mutual Insurance Company
Watney Insights Network, Inc.
Wingman Cyber Insurance

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

MARCH

- 10 Insurance Ethics - 3 hrs. Ethics
- 10 Insurance Ethics - 3 hrs. Ethics
- 17 ACSR 6: Commercial Property Insurance - 6 hrs. P&C
- 29 AAI 83B: The Insurance Production Environment - 7 hrs. P&C

APRIL

- 05 E&O Risk Management: Agency E&O Exposures & Defenses - 3 hrs. P&C
- 05 E&O Risk Management: Understanding Risk Mitigation - 3 hrs. P&C
- 21 Flood Program Overview: Then and Now - 3 hrs. Flood
- 21 Flood Program Overview: Then and Now - 3 hrs. Flood

MAY

- 12 ACSR 1: Homeowners Insurance - 4 hrs. P&C
- 16 Property/Casualty Pre-Licensing Training

JUNE

- 09 Insurance Ethics - 3 hrs. Ethics
- 09 Insurance Ethics - 3 hrs. Ethics
- 22 MD Rules & Regulations - 2 hrs. P&C
- 22 MD Rules & Regulations - 2 hrs. P&C

JULY

- 07 ACSR 7: Commercial General Liability Insurance - 6 hrs. P&C
- 12 E&O Risk Management: Agency E&O Exposures & Defenses - 3 hrs. P&C
- 12 E&O Risk Management: Understanding Risk Mitigation - 3 hrs. P&C
- 27 AAI 82A: Commercial Liability Insurance - 7 hrs. P&C

AUGUST

- 25 Flood Program Overview: Then and Now - 3 hrs. Flood
- 25 Flood Program Overview: Then and Now - 3 hrs. Flood

SEPTEMBER

- 08 Insurance Ethics - 3 hrs. Ethics
- 08 Insurance Ethics - 3 hrs. Ethics
- 15 ACSR 3: Personal Lines Related Coverages - 6 hrs. P&C
- 27 AAI 82B: Other Commercial Insurance - 7 hrs. P&C

OCTOBER

- 12 MD Rules & Regulations - 2 hrs. P&C
- 12 MD Rules & Regulations - 2 hrs. P&C
- 20 E&O Risk Management: Agency E&O Exposures & Defenses - 3 hrs. P&C
- 20 E&O Risk Management: Understanding Risk Mitigation - 3 hrs. P&C

NOVEMBER

- 10 ACSR 8: Commercial Automobile Insurance - 6 hrs. P&C
- 14 Property/Casualty Pre-Licensing Training
- 29 AAI 82C: Specialized Insurance & Bonds - 7 hrs. P&C

DECEMBER

- 08 Insurance Ethics - 3 hrs. Ethics
- 08 Insurance Ethics - 3 hrs. Ethics
- 22 Flood Program Overview: Then and Now - 3 hrs. Flood
- 22 Flood Program Overview: Then and Now - 3 hrs. Flood

All classes above are held at Big I Maryland Headquarters in Glen Burnie, MD.

IN-HOUSE CE TRAINING

Let us do the heavy lifting for you. In-House Training brings Big I Maryland's knowledgeable instructors and informative CE classes to you!

All In-House Training is subject to a 25% discount on usual classroom pricing per student. There is a 10 student minimum for all in-house programs.

Interested? Contact our Education Coordinator, Kyrsten Langford, at kyrsten@bigimd.com for more information.



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

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: Agency E&O Exposures & Defenses - 3 hrs. P&C
 E&O Risk Management: Understanding Risk Mitigation & E&O Claims - 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 Insurance Them - 1 hr. P&C
 How to Understand Commercial Property Underwriting & COPE - 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.

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