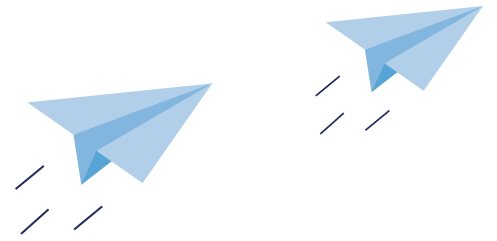


MARYLAND

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JUNE 2023

2023 Legislative Session Recap

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President's Message



Big "I" Maryland Visits Capitol Hill

By Rebekah Langford, CEO, Big "I" Maryland



Visit with Congressman Harris - Left to Right: Congressman Andy Harris, Nancy Nicklow - Huff Insurance, Jerry Nicklow - Huff Insurance, Jay Duke - Waring-Ahearn Insurance, Carrie Polk - The Carrie Polk Insurance Agency, Berker Hazar - Hazar Insurance, and Rebekah Langford - Big I Maryland.

The Big "I" National Legislative Conference was recently held in Washington, DC, April 26 – 28. The Big I Maryland delegation took full advantage of their opportunity

to discuss critical issues facing independent insurance agents with their representatives on Capitol Hill. While on Capitol Hill, we were able to meet with the offices of

Congressman Ivey, Trone, Sarbanes, Harris, and Ruppertsberger. We also met virtually with Senator Cardin and

(Con't on page 5)

(Con't from page 4)

Senator Van Hollen.

During their visits they discussed a range of topics, including opposition to the FTC Non-Compete Proposal, a topic that has been gaining attention in the business community due to its potential to introduce competition suppression and harm small businesses. The delegation also discussed the need to protect the Federal Crop Insurance Program (FCIP), maintain small business tax fairness by avoiding tax increases and incentivizing mitigation through tax credits, extension and reform of the National Flood Insurance program (NFIP), and finally we urged representatives to leave implementation and enforcement of federal privacy standards in our industry to state regulators.

Members of the Big I Maryland delegation emphasized that independent agents are a critical source of expertise and customer service in the insurance industry and advocated for their continued ability to serve clients and offer competitive services in an ever-evolving marketplace. We look forward to continued dialogue with our representatives and further progress on the issues discussed.

The Big I Maryland is dedicated to ensuring that the voices of

independent insurance agents in Maryland are heard. With their efforts in Washington, DC, they were able to bring attention to important topics that are affecting independent agents across not just Maryland, but the nation.

Through events like the Big "I" Legislative Conference, members are equipped with the resources needed to be effective advocates for their causes and continue making a

difference in the legislative process. We can work together as a unified front for progress on crucial issues.

We thank all those Maryland agents who participated in this year's conference and look forward to continuing our advocacy efforts to create positive change nationwide.



Left to right: Angela Ripley - V.W. Brown Insurance Services, Berker Hazar - Hazar Insurance, Jay Duke - Waring-Ahearn Insurance, Nancy Nicklow - Huff Insurance, Jerry Nicklow - Huff Insurance, and Carrie Polk - The Carrie Polk Insurance Agency.

Fist Fights and Homeowner's Policies



By Patricia McHugh Lambert, Esquire



I only recall the one time I threw a punch in anger. I was about twelve and a neighbor, a good size sixteen year old, was picking on my younger brother. With no adult around, I threw a punch, causing a bloody nose and the end to the bullying. Later, I was admonished by my mother for not acting “like a lady”, but I think she was secretly pleased with the outcome. Of course, the outcome could have been worse—either for me or my neighbor. But back then, neighbors did not sue neighbors. We worked things out in the backyard.

Today, a fight—whether in a yard, a bar, or a stadium—can spur litigation, particularly if there are any

injuries. Punches hurt. Feelings get hurt. Lawsuit happens. So, is there coverage for such fights?

Most homeowners’ policies contain an exclusion for bodily injury which is “expected or intended by the insured.” So, does that mean that if a punch is thrown the insured is without protection? Perhaps, but perhaps not. Maryland courts have generally held that bodily injury caused while using reasonable force to protect persons or property is covered under policies as an exception to the exclusionary clause. In *Cochran v. Aetna Cas. & Sur. Co.*, the court noted that assault and battery are intentional torts to which self-defense is available as a defense,

and as such, the alleged intentional torts may be of the class that fall within the exception to the expected or intended injury exclusion. So, in that case, the court found a potentiality of coverage existed and required a defense by the insurer.

In *Nautilus Ins. Co. v. 200 West Cherry Street, LLC*, an employee of a bar allegedly assaulted a bar patron. The insurer moved to exclude coverage under “the assault or battery” exclusion. The insured, an off-duty police officer, claimed that he wrapped his arms around the patron in order to prevent what he perceived to be a threatened assault. The insurer attempted to disclaim coverage because injuries resulted “from a physical altercation or battery, not an accident.” The court disagreed, finding that at least a potentiality existed, that the reasonable force carve out applied and further that the person claiming coverage did not expect the injuries to result from that use of force. Finding that it was conceivable that the off-duty officer did not expect or intend to render the patron unconscious or seriously injure him, the court found a potentiality of coverage and that an “accident” had occurred.

More recently, questions arise as to whether lawsuits arising from fights, particularly those with intentional pummeling, fall within another exclusion. Many policies now contain an exclusion for bodily injury “arising

(Con’t on page 7)



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(Con't from page 6)

out of sexual molestation, corporal punishment or physical or mental abuse." While most fights do not involve sexual molestation or corporal punishment, there can be questions as to whether repeated hits constitute physical or mental abuse. Maryland courts have held that questions of intentionality are ultimately irrelevant when discussing this type of exclusion. If the conduct described is considered sexual molestation, corporal punishment or physical or mental abuse, then it is excluded.

Determining whether a fight rises to the level of abuse is being contested in the courts. Recently, the Supreme Court of Massachusetts in *Dorchester Mutual Insurance*

Co. v. Miville, considered this policy exclusion and found that "physical abuse," like "sexual molestation" and "corporal punishment," refers to conduct achieved by capitalizing on or exploiting an imbalance of power. As noted by that court: "our examination of the policy language and other relevant sources leads us to conclude that a reasonable insured would interpret extreme physically harmful conduct to constitute "physical abuse" only where it also embraces a power component." Based upon this determination, the court found that an unprovoked attack with punching and kicking did not exclude coverage under the abuse exclusion.

So, what does all this mean for the average homeowner? The average homeowner might fight with a

neighbor or colleague, but most of those fights will be verbal. Most homeowners will not get into physical altercations. But with the heat of summer or the heat of passion, people sometimes act outside of the norm. And, of course, homeowners can have resident relatives with hair trigger tempers.

So just in case a fist is thrown, there might be coverage—or at least a potentiality of coverage. Having a homeowners' policy can pack a punch of protection.

Patricia McHugh Lambert is an insurance lawyer that can be reached at plambert@pklaw.com. She welcomes your input and questions.



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Bob Rusboldt Given Lifetime Achievement Award



By Will Jones



At the Big "I" Legislative Conference Breakfast, Bob Rusboldt, Big "I" president & CEO, received the 2023 Jeff Yates Lifetime Achievement Award—the highest recognition the Big "I" bestows on a non-agent.

The award, established in 2013 in recognition of former Big "I" CEO Jeff Yates, recognizes those beyond the agent community who contribute to the vitality and strength of the independent agency system. The Big "I" designed the award to identify an individual—whether a carrier field rep, state association staff member or industry educator—who committed their career and energy to make independent agents and the national association successful.

In September 2022, Rusboldt announced that he will retire on Aug. 31, 2023. Subsequently, the Big "I" Executive Committee named Charles Symington, Big "I" executive vice president, as Rusboldt's successor, who was on hand to present Rusboldt with this prestigious honor.

Rusboldt "has devoted his entire

adult life to serving independent agents and, specifically, the Big "I," Symington said as he announced the award. "He has become the longest-serving top executive in the history of this organization. His accomplishments are many and varied ... but

suffice to say, he has been the No. 1 advocate of the independent agency system and the Big "I" during his nearly 38-year career."

Rusboldt joined the association in 1986 and was named CEO in 2001 after leading the government affairs department at the Big "I" for many years. He has overseen many major Big "I" initiatives, including the inception of Big "I" Markets, a market access program for agent members; the formation of BIRC, a reinsurance company, and InsurBanc, a bank catering to independent insurance agencies' needs; the implementation of a marketing brand for members, Trusted Choice®, and the consumer-facing agent locator and company, TrustedChoice.com; the creation of Big "I" Hires, a national hiring resource for the independent agency channel; and the establishment of the Trusted Choice Disaster Relief Fund and COVID-19 Relief Fund for member agencies in need, among other notable innovations.

"It's been an incredible privilege and

honor to serve you," Rusboldt said as he accepted the award. "I couldn't ask for a better job and better agent and broker leadership. I have been blessed beyond my wildest dreams and I thank God for that blessing."

During his time at the Big "I," Rusboldt was named a "Top 25 Living Legend of Insurance" by PropertyCasualty360.com and, last year, he was recognized by Insurance Business magazine among the world's top insurance leaders on its Global 100 list. Rusboldt also recently steered the Big "I" through the challenge of the coronavirus pandemic, as well as the celebration of the association's 125th anniversary.

Rusboldt is a respected expert on tax, banking, insurance and financial services issues in Washington, D.C. The Washington Post, Roll Call and The Hill have repeatedly cited him one of the most influential private-sector people with Congress. He has been a frequent television and radio commentator on small business, insurance and disaster recovery issues and has also provided election and political analysis for a variety of national and local news outlets over the years.

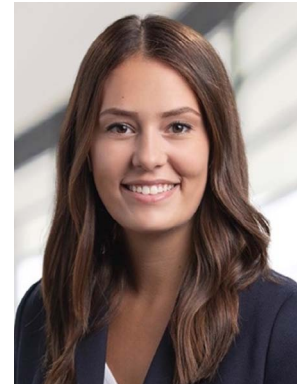
Jeff Yates came on stage for the presentation of the award, and Rusboldt thanked him for being a "mentor and incredible friend."

Will Jones is IA editor-in-chief.

This article was originally published in the April edition of the Independent Agent Magazine.

2023 Legislative Session Recap

By Brett Lininger, Esq. Big I MD Legislative Advisor
Contributing Author: Shannon Kress



The theme of the 2023 legislative session was change. Governor Moore, Maryland's first black Governor and only the third black person to be elected Governor in the nation's history, was sworn into office on January 18th. Given that the Maryland General Assembly began the legislative session on January 11th, the new Governor, who is new to politics, had to quickly build his administration. This presented an opportunity for veteran lawmakers to move their agendas without much push back from the Governor's office.

Another big change was the swearing in of Brooke Lierman, the first woman to be elected as Maryland's Comptroller. The Office of the Comptroller is most significant in Maryland, not because of her role as chief tax collector, but rather as having one of three votes on the Board of Public Works ("BPW") which approves all state contracts over \$200,000. No other State in the nation has such a body statewide. She expects to be a very active Comptroller by taking stances on policy issues.

Additionally, Anthony Brown

was sworn in as Maryland's first black Attorney General. Given his long tenure in the legislature and as Lt. Governor in the O'Malley administration, he will have no learning curve from a political perspective in his new role. Finally, this session marked the beginning of a new term for the Maryland legislature. The legislature adjourned Sine Die on April 10th at midnight. With that, we have provided a summary of key legislation impacting the Big I Maryland's membership.

SB555 – Fair Wage Act of 2023 Chapter 2

Senate Bill 555 increases the State minimum wage rate to \$15.00 per hour for all employers. The bill also repeals the Board of Public Works' authority to temporarily suspend a scheduled increase in the State minimum wage rate because future scheduled increases due to the acceleration were repealed in the measure. The legislation takes effect July 1, 2023.

HB37/SB90 – Commercial Law – Consumer Protection – Telephone Solicitation (Stop the Spam Calls Act of 2023) Chapter 414

This bill creates various restrictions on telephone solicitations made to residents of Maryland.

(Con't on page 12)

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(Con't from page 10)

This bill prohibits a person from making a telephone solicitation that involves an automated system for the selection or dialing of telephone numbers or the playing of a recorded message when a connection is completed to the number called, unless the calling party has obtained prior written consent by the called party.

The Big I Maryland offered amendments to this legislation to reflect the unique nature of the relationship an independent insurance producer has with her/his clients. As a result of our efforts, the legislation was amended to not apply to the following scenarios: (1) a business to business sale where the telephone solicitor has been lawfully operating continuously for at least 3 years under the same business name; (2) a single telephone solicitation made to a customer or client in response to an inquiry or request from the customer or client; or (3) a communication between a business and a customer that have an existing business contract or relationship with each other if (a) the communication is initially intended for informational purposes; and (b) based on further inquiry from the customer the communication becomes a telephone solicitation.

Violation of the bill is an unfair, abusive, or deceptive trade practice under the Maryland Consumer Protection Act (MCPA), subject to MCPA's civil and criminal penalty provisions. The bill takes effect January 1, 2024.

HB128/ SB171 – Private Passenger Motor Vehicle Liability Insurance – Enhanced Underinsured Motorist Coverage – Opt-Out Option Chapter 514

This bill requires a person who

obtains a new private passenger motor vehicle insurance policy issued on or after July 1, 2024, at the time the policy is purchased, to opt out of obtaining enhanced underinsured motorist (EUIM) coverage through a waiver process instead of opting in to EUIM coverage under current law.

The bill also requires the Maryland Insurance Administration (MIA) to conduct a study on the impact of converting EUIM coverage under a private passenger motor vehicle liability insurance from an opt-in coverage option to an opt-out coverage option. The study has an interim report which will be due on December of 2026, which is in this term of the legislature and the second and final part on December of 2028. We wanted to ensure the current legislature could see the likely negative impact of the bill.

The provisions related to EUIM coverage apply to each policy of private passenger motor vehicle insurance issued, sold, or delivered in the State on or after July 1, 2024. The bill terminates June 30, 2029.

Under the bill, an insurer must provide EUIM coverage to an insured when an insurance policy is purchased; to obtain UIM coverage instead, the insured must make an affirmative written statement waiving the EUIM coverage. An insured must opt out of EUIM coverage using the process established under the bill. A waiver made under the bill is not effective unless, before the waiver, the insurer provides a written notice of the nature, extent, benefit, and cost of the level of the EUIM coverage being waived. The waiver must be made on a form that the Insurance Commissioner requires, meet specified criteria, and include specified information. If the first named insured does not make an affirmative written statement waiving

EUIM coverage, the insurer must provide EUIM coverage for the policy.

The Big I MD joined the insurance industry to fight against passage of the bill but the Maryland Association of Justice put political pressure on the Senate. That said, we were able to get the bill amended to apply to only new policies issued on or after July 1, 2024. Additionally, it was amended in the Senate to not apply if a first named insured on a renewal policy issued before July 1, 2024, has not elected to obtain EUIM.

HB988/ SB828 – Family and Medical Leave Insurance Program – Modifications Chapter 258

This bill was for the most part a technical cleanup of last year's legislation creating the Family and Medical Leave Insurance (FAMLI) Program. The Maryland Department of Health (MDH) is required to reimburse certain service providers for some or all of the employer share of FAMLI contributions on at least a quarterly basis, as specified. The bill takes effect June 1, 2023.

The more substantive changes include:

- the program's start dates for contributions and benefit payments are delayed by one year, to October 1, 2024, and January 1, 2026, respectively;
- the Secretary of Labor must set the initial total rate of contribution by October 1, 2023, which applies from October 1, 2024, through June 30, 2026, and may not exceed 1.2% of an employee's wages (as under current law, the rate applies to all wages up to and including the Social Security wage base);
- the employer/employee contribution split is set at 50%/50%, rather than being determined by the Secretary of

(Con't on page 13)

(Con't from page 12)

- Labor after study every two years;
- an individual is no longer required to exhaust all forms of employer-provided leave that is not required under law before receiving FAML I benefits, although an employer can require that FAML I benefits be coordinated with other benefits or leave, as specified;
- an individual and an employer may agree to use paid leave and FAML I benefits to replace up to 100% of the individual's average weekly wage during the FAML I leave period;
- MDH is required to reimburse certain service providers for some or all of the employer share of FAML I contributions on at least a quarterly basis, as detailed further below (previously this was similar intent language); and
- the Secretary of Labor must conduct a cost analysis every year, instead of every two years, to determine the appropriate total rate of contribution to the FAML I Fund for the following 12-month period beginning July 1, and report the information as specified. Other changes include increasing specificity in certain reports, explicitly defining wages for purposes of the program, altering the required process for sending checks for benefit payments to align with standard State practices, and altering claim notification requirements.

SB530 – Insurance – Maryland Automobile Insurance Fund – Assessments Chapter 535

This legislation increases the Maryland Automobile Insurance Fund's (MAIF) share of uninsured motorist penalties collected by the Motor Vehicle Administration (MVA) by \$2.0 million for fiscal

2024. It also alters the assessment collection process that takes place when MAIF experiences a significant operating loss while requiring the Industry Automobile Insurance Association (IAIA) Board of Directors to authorize MAIF to withdraw from the money held by MAIF from a prior overassessment. By July 1, 2023, MAIF must submit a report to the legislature on the application of the overassessment funds withdrawn and all fund balances in its insured and uninsured divisions. The bill takes effect June 1, 2023.

After the certification of an assessment by the Board of Trustees for commercial auto or private passenger auto insurers, the IAIA Board of Directors must notify the Insurance Commissioner of the certification. On the Commissioner's verification of the Board of Trustee's certification, the IAIA Board of Directors must authorize MAIF to withdraw from the money held by MAIF from a prior overassessment (1) an amount equal to the commercial auto or private passenger auto assessment, if the assessment balance for that portion exceeds the assessment or (2) the entire commercial auto or private passenger auto balance, if the assessment equals or exceeds the balance for that portion.

Finally, the IAIA Board of Directors must authorize MAIF to withdraw from the money held by MAIF from a prior overassessment. Funds withdrawn by MAIF in this manner must be credited to MAIF's surplus and may not be credited to IAIA members. Association members may not be subject to an annual assessment if the amount of money held by MAIF from a prior overassessment is equal to or greater than the assessment. Association members are subject to an annual assessment if the amount of money held by MAIF from a prior overassessment is less than the

assessment, based on the difference between the commercial auto assessment or private passenger auto assessment and the applicable amount of money held by MAIF from a prior overassessment.

SB 591 – Labor and Employment – Noncompete and Conflict of Interest Provisions – Application of Prohibition Chapter 266

This bill increases the amount that an employee must earn for a noncompete or conflict of interest provision in an employment contract to be permissible under State law. The current earnings threshold is more than \$15.00 per hour or \$31,200 annually. Under the bill, the threshold is more than 150% of the State minimum wage rate. This bill takes effect October 1, 2023.

HB 1/SB 686 - Civil Actions – Child Sexual Abuse – Definition, Damages, and Statute of Limitations (The Child Victims Act of 2023) Chapter 6

This legislation is the culmination of a several year process. It removes the statute of limitations on sexual abuse claims that would have been barred before October 1. Except as provided under the Maryland Torts Claims Act, Local Government Tort Claims Act and specified provisions pertaining to county boards of education, the total amount of noneconomic damages that may be awarded to a single claimant in an action against a single defendant for injuries arising from an incident or occurrence may not exceed \$1.5 million. If the liability of a local government, a county board of education, the State, or the State's units arises under a claim of sexual abuse, the liability may not exceed \$890,000 to a single claimant for injuries arising from an incident or occurrence.

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Stress, Emotions, and the Impact on Agency Performance

By David Dillon



Why do the survey numbers continue to get worse?

That is the question on John Horace's mind as he reviewed the current version of the "Stress in America" survey compiled by the American Psychiatric Association (APA). As a leader of a thriving insurance agency John's interest in this survey is to understand what his team, clients, and partners may be dealing with in their lives. In addition to concern about his team members as people, John was curious about the potential impact on the agency. The numbers caused him to sit up and take notice.

The current APA survey reported that over 25% of respondents are dealing with stress-related instances of forgetfulness, concentration issues and decision-making effectiveness. These are all essential to performance in the workplace, and since emotions can be highly contagious, John began to wonder how significant the business impact might be for his team.

Through a recent webinar John had become aware of the physiological

impact of emotions in the workplace. Negative emotions stimulate brain chemicals that narrow our focus to problems and restrict our performance, while positive emotions stimulate brain chemicals that enhance creativity, help us process and access

information, and see opportunity.

Connecting the dots, John realized that if the APA survey results were at all reflective of his agency team, and if emotions are contagious, then the impact on business results is potentially a reasonably significant factor. Fortunately, John was in a positive mood, so his brain chemicals stimulated a creative approach to the survey implications for John and the leadership team.

John recalled reading an article in a Big I Maryland publication on stimulating positive emotions. Now, where did he file that ...

NEW QUESTIONS TO CONSIDER

- What is the emotional climate in the agency currently?
- How might that be impacting relationships with customers / clients, prospects, industry partners, the leadership team, and others?
- Are future external events such as economic conditions, politics and elections, and others likely

to create emotional challenges that generate business challenges?

ACTIONS TO TAKE

- Review the article "The ROI of Happiness – Part One" in the September 2022 issue of Messenger. Consider the two action items included with that article.
- Be intentional about using a "pause" when you think emotions may be affecting you. A Strategic Pause is a powerful ally against the negative impact of emotions.

David Dillon is a licensed P&C agent in 12 states and a Big I MD associate member as owner of Watney Insights Network, Inc. He understands that agency leaders are typically great at what they do, but when confronted with tough business challenges such as developing team and culture they usually find they have limited support available, so they struggle alone and often fail.

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Related articles in the September 2022 and December 2022 issues of Messenger provide more insight to the concepts of "priming for success" and "The Four Pillars of Happiness".

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State of the Association: 'Agents Lifting other Agents Up'

By Will Jones



During the General Session Breakfast at the Big "I" Legislative Conference, John Costello, Big "I" chairman, reported on the state of the association, stating it remains strong.

Costello's address followed the Dan Fulwider Award presentation, and the Big "I" chairman opened his remarks by praising the community spirit exhibited by independent agents and brokers amidst a year of economic uncertainty, severe weather events and a hard market.

"That's what independent agents are all about. People helping people. Agents helping their communities. National and state associations helping their agents and brokers. It's what we do. And it's what makes the independent agency community thrive," he said.

In the same spirit, Costello paused his address to broadcast a short video that documented a visit

Costello and Bob Rusbuldt, Big "I" president & CEO, made to the area of Florida that was hardest hit by Hurricane Ian. During their trip, they visited members who had reached out to the Trusted Choice® Relief Fund in their greatest time of need.

Thanks to generous support from individual agents, agencies, 37 state associations and Big "I" carrier partners, there were approximately \$250,000 in pledges of donations last year. In 2022, the Trusted Choice® Relief Fund distributed \$91,366 through 25 grants to insurance industry personnel impacted by natural disasters.

"I've never been more proud," Costello said. "Agents lifting up other agents, it's what we do."

Costello went on to address some of the biggest challenges independent agents and brokers face and to outline the numerous Big "I"

resources that have been designed to help agents overcome them.

Specifically, in a tight labor market made tighter by an aging workforce, the Great Resignation and other employment trends, Costello emphasized how Big "I" Hires is helping agents find, screen, recruit, onboard and train their next great hires.

"From small to large, Best Practices agency to a start-up ... finding good talent is tough," he said. "Not only does the platform help you recruit new talent, it makes assessing, onboarding and training easy." Since launching in 2018, Big "I" Hires has delivered more than 90,000 candidates.

Meanwhile, the Big "I" national Young Agents Committee launched a free mentorship program to support aspiring agents who are early in their careers to meet their personal and professional goals.

"You have told us you need technology support, and the Big 'I' has listened," Costello continued. "Anyone who was at our inaugural InsurTech Summit in Savannah this past January knows what an engaging and awesome event that was. We brought carriers, InsurTech innovators and agents together to demystify technology and help agents sort through the noise to embrace the best technology for their agency."

Costello also stated that the Big "I"

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What is Big “I” Markets?

Big “I” Markets is IIABA’s FREE online market access program. We provide Big “I” members with access to specialty/niche coverages, program business and hard-to-find markets. Our top tier carrier partners offer access to the products you need, including affluent homeowner, bond, small commercial package, monoline commercial auto, habitational, standard automobile, standard and non-standard homeowner, jewelry insurance, and more. Stand-alone personal umbrella and in-home business continue to be top-sellers.

Recent additions to our all-star product line up include instant issue small business cyber liability coverage, Coalition cyber liability with risk assessment support for larger accounts, and Safeco standard personal lines.

What sets Big “I” Markets apart?

After completing a brief five-minute online registration, you can begin submitting business immediately through www.bigimarkets.com. There’s no waiting period. No background check. Simply answer a few qualifying questions, tell us about your E&O insurance and accept the sub-producer agreement. Then you’re off and running and can begin submitting and doing business online 24/7.

The program features:

- ▶ No initial access fees
- ▶ No ongoing monthly fees
- ▶ No termination fees
- ▶ No monthly minimum production requirements
- ▶ No obligation to submit other accounts
- ▶ Ownership of expirations
- ▶ EFT commission payments
- ▶ Direct communication with carrier underwriter or decision maker on most programs
- ▶ Free weekly e-newsletter featuring product knowledge and special interest pieces

As a member of Independent Insurance Agents and Brokers of America, you’re invited to plug into the power of this program and see how we can help you grow your agency. You can access the markets you need once a year or multiple times per day; the price to access products through Big “I” Markets remains the same: zero.

Where do I sign up?

Visit www.bigimarkets.com to quickly register and begin submitting business. Start by viewing brief minute demonstration videos on how to register and how to submit a quote. Need more help? Contact Big “I” Markets at bigimarkets@iiaba.net or (703) 647- 7800.

Don’t waste a moment—log in to Big “I” Markets today and see what you’ve been missing!

Life Insurance Made Easy



Is All Your Income Really Protected

By Mark R. Gage, CLU

Many millions of Americans work for a living, earning regular paychecks that provide for the necessities of life (food, shelter, clothing, transportation, insurance premiums, education, etc.) for themselves and their families, but most lack sufficient income protection. It's inherently understandable to disbelieve in one's own morbidity and physical demise, yet statistics show that a healthy person is at least three times more susceptible to disablement from accident or sickness than to death during their career. Disability insurance is often overlooked, undervalued and many times remains an afterthought of consumers and insurance professionals alike. That must change.

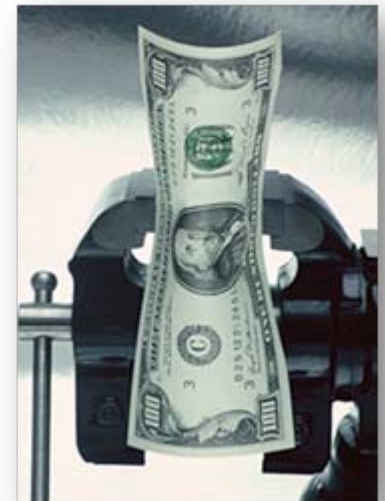
Much of the U.S. workforce that is covered by some form of disability insurance is under the impression that governmental or employer-sponsored DI benefits are sufficient to their insurance needs, and supplementary individual income protection plans are an unnecessary expense. A group long-term DI program provides minimal, but possibly enough insurance protection for occupations with modest earnings potential. But what about the clients that are fortunate enough to make more money than the average American?

Consider an executive making \$300,000 per year. Is a group LTD plan providing 60% of income up to \$10,000 per month going to allow enough protection to maintain that person's lifestyle or the lifestyles of his/her spouse and children? Families with a high-net worth require more insurance than most, as their average expense ratio is significantly higher than an average household.

It is important to prescribe a prospective client with as much disability insurance as the client can get their hands on. In addition to group coverage, domestic carriers offer small layers of individual insurance. But for anyone in this country making over \$250,000 annually, supplemental or excess, high-limit DI is a must to bring income protection levels up to more appropriate ranges from 65% to 75% of income, dependent upon benefit taxability. Those are the magic numbers.

The U.S. Department of Labor as well as industry experts have maintained for decades that a working American should have at least 65% of his/her income insured in the hopes of providing for one's family during a period of total disablement. But underinsurance with regards to disablement remains a serious

financial problem in this country.



It is imperative that you teach your clients that in addition to life and health insurances, disability income protection is a necessity, and having less than 65% of their income insured just isn't going to cut it. Insurance is all about preparation for the unknown and planning for the worst-case scenario. A vast majority of Americans, even the wealthy, fail to maintain significant savings and liquid assets in cases of emergency like unforeseen disablement. Retirement programs

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and conservative investment vehicles are certainly important in the planning of financial futures after clients cease working, but many are severely lacking in protection for the here and now during their working careers.

Realizing disability insurance is important is only half the battle. Acquiring sufficient levels of insurance is the key to sound financial planning. Underinsurance provides a false sense of security for which you don't want to be

responsible. As an advisor you owe it to your clientele to get them appropriately insured to high-limit DI levels so they can economically care for themselves and their families if they were to suffer a short or long-term impairment. You are providing financial freedom from potential disaster.

Too many of us have seen the financial struggles of uninsured families when an income earner loses his/her physical ability to make a decent living. We have heard the numerous stories and witnessed firsthand our clients having been

saved by the benefits of one or more disability policies. We have seen them keep their homes, pay their bills, send their children to college even though an accident or an illness has taken their physical or mental ability to work.

*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.*

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is at the leading edge of technology and is shaping the future of InsurTech, pointing to Catalyit, a technology guide for insurance agents that was founded by seven Big "I" state associations, and TechCompare, a platform founded by Trusted Choice that helps agents connect with and compare a bespoke list of preferred technology vendors.

"There's no one better to rely on than the Big 'I' to help you with your technology solutions," he said.

Likewise, marketing is another major challenge and, "once again, the Big 'I' is here to help," Costello said. "Over the past year, Trusted Choice has produced even more free customizable, ready-to-use, co-branded digital content, an array of timely social media graphics, digital ads and videos ... The brand has also recently expanded its marketing reimbursement program. Use the Trusted Choice logo in your

marketing and the Big 'I' will offset your costs. It's that simple."

While reaching new customers is a challenge, placing business in a hard market is tough, too. Costello referred to it as an "uphill battle," noting the confluence of inflation, high reinsurance rates, climbing loss ratios, supply-chain delays and more.

The current market has been referred to as the "hardest market in a generation" by the APCIA, "but once again, the Big 'I' is going to support you," Costello said. "We recently expanded Big "I" Markets, our member-only market access program, to include more than 20 lines of business and we initiated a new agency incubator program we call SOAR, to help our newest agents with a host of resources to support their success even in this difficult market."

As the last few years have illustrated, the only constant is change. And this year, the Big "I" is embarking on one of its biggest changes in a long time.

Last year, Rusbuldt announced that he will be retiring on Aug. 31, and Costello referred to the outgoing leader as independent agents' "biggest advocate and hardest worker."

"He leaves this association well positioned to help agents now, through these challenges I have mentioned, and into the future—whatever it holds," Costello added. "It's been an honor to work with him. ... We are very fortunate that our new leader Charles Symington—who has been with the association for nearly 20 years—is a terrific choice to take the reins to ensure that independent agents remain at the center of the insurance marketplace."

Will Jones is IA editor-in-chief.

This article was originally published in the April edition of the Independent Agent Magazine.

1

Updegraff Named Assistant Vice President of Human Resources and Secretary



Hagerstown, MD. —Brethren Mutual Insurance Company congratulates Heather Updegraff on recently being named the Company's Assistant Vice President of Human Resources and Board Secretary. She was elected as a Company Officer during Brethren Mutual's April 2023 Board of Directors Meeting.

Bringing over 25 years of human resources experience to the position, Updegraff joined Brethren Mutual in 2017 as Human Resource Manager. A vital member of the Company's executive leadership team, Updegraff is committed to overseeing the human resources needs of Brethren Mutual employees, as well as serving in her new Board role.

Updegraff is a 1998 graduate of Mount St. Mary's University (Emmitsburg, MD) where she earned a Bachelor of Science degree in Psychology. She is a member of SHRM (Society of Human Resource Management). Updegraff resides in Smithsburg, MD.

Established in 1897, Brethren Mutual Insurance Company is headquartered in Hagerstown, Maryland and writes personal, commercial and farm business in Maryland, Pennsylvania, Virginia, Delaware and the District of Columbia through independent insurance agents.

2

RLI Launches RLI Safety Solutions, a Full-Service Safety and Compliance Consulting Service for the Commercial Transportation Industry

Peoria, IL.—RLI Insurance

Company announced today the launch of RLI Safety Solutions™, a comprehensive suite of safety consulting services for small and mid-sized commercial transportation fleet operators.

RLI Safety Solutions services are available nationwide to small and mid-sized commercial transportation fleet operators insured by RLI or other carriers. Consulting services offered include Department of Transportation compliance reviews, customized

driver training programs, compliance and safety practices evaluations, telematics and camera strategy development and other customized safety programs.

"Our suite of safety solutions is designed for commercial transportation companies that want to proactively increase safety, improve compliance and better manage risk," said RLI Transportation President

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Dan Meyer. "Our consultants have extensive experience in transportation safety and risk management and work side-by-side with fleet operators to improve their financials and the overall safety of their fleet through customized programs designed to meet their unique needs."

Learn more about RLI Safety

Solutions or contact us for a free consultation at RLICORP.COM/rli-safety-solutions.

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 47 consecutive years and delivered underwriting profits for 27 consecutive years. To learn more about RLI, visit www.rlicorp.com.

3

Chesapeake Employers' Insurance Company Names Mark Isakson as New CEO



Towson, MD. — The Board of Directors of Chesapeake Employers' Insurance Company,

Maryland's leading workers' compensation insurer, announces that Mark Isakson has been named the new CEO, effective April 3, 2023. Mr. Isakson succeeds Thomas Phelan, who announced last fall his intention to retire this year.

Mark Isakson served previously as Senior Vice President and Chief Customer Officer at Pinnacol Assurance, where his 20-year career included workers' compensation underwriting, business planning, and corporate strategic development. While at Pinnacol, he established a company-wide customer experience strategy and led the creation of the company's DEI strategy.

He was selected for the CEO position at Chesapeake Employers'

following a national search that began last fall. The Board's priorities for selecting the organization's CEO were based on their strategic mandate and long-range objectives, which sharply focus on boldly taking Chesapeake Employers into the future. As he prepares to transition as the new CEO, Mr. Isakson's efforts will embody the following:

1. A leader who will engage, inspire, champion, and embody Chesapeake Employers to all stakeholders.
2. A leader who will collaborate with stakeholders to co-create the long-term strategic direction of the company, with an emphasis on innovation and growing Chesapeake Employers'

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mission into the future.

3. A leader who will ensure Chesapeake Employers is recognized by its wide range of stakeholders as an organization committed to the long-range success of economic development and worker safety in Maryland.

"We are excited to welcome Mark as a well-regarded and highly accomplished leader in the workers' compensation industry," said Board Chair

Suzanne Thompson on behalf of the Board of Directors. "His leadership of Chesapeake Employers will ensure that we continue to chart the company's growth on the solid financial foundation it has already built."

Chesapeake Employers has been recognized with an A rating from AM Best.

In recognizing outgoing CEO Tom Phelan's contributions, Thompson said, "We are deeply appreciative of Tom's strategic vision and leadership as CEO over the last

15 years, and his innumerable contributions to Chesapeake's people and causes during his 32-year career with the company."

About Chesapeake Employers

Chesapeake Employers' Insurance Company is Maryland's largest writer of workers' compensation insurance. It is a nonprofit, non-stock, private corporation. Chesapeake Employers has served as a continuous, guaranteed source for fairly priced workers' compensation insurance since 1914.

4

Ecker's Agency Inc. qualifies for MBG's Inner Circle for seventh time

Westminster, MD. —Ecker's Agency Inc. is one of seven independent insurance agencies that has received Mutual Benefit Group's Inner Circle honor based on 2022 business results.

This is the seventh time that Ecker's Agency has qualified for this award.

Mutual Benefit Group is a multiline property and casualty

insurance company based in Huntingdon, Pennsylvania. It is represented by 210 independent agents in both Pennsylvania and Maryland. Every year, the Company celebrates the independent agents who have provided superior customer satisfaction while establishing a consistent record of profitable growth.

This group of agents is referred to as Mutual Benefit's Inner Circle. As part of this group, Ecker's Agency will be presented with a gift and a cash award at the annual Inner Circle celebratory event.

For 87 years, Ecker's Agency Inc. has met the insurance needs of

customers throughout Central Maryland as well as York and Adams counties in Pennsylvania. In addition to offering personal and commercial property/casualty insurance, the agency specializes in coverage for antique, classic and modified autos.

Agency President Bradley R. Ecker is a third-generation business owner. He says the best advice he can give customers is to be sure they have a solid understanding of the insurance coverage they are purchasing.

Learn more about Ecker's Agency Inc. at www.mutualbenefitgroup.com/agents/eckers-agency-inc/.



THE BEST-PROTECTED JOB-SITES HAVE HARDHATS, GUARDRAILS, AND BUILDERS MUTUAL.



Dedicated exclusively to construction since 1984, we understand this industry better than anyone else. We will be here for years to come to protect you, your employees, and your business.

At work with you.

5 Big I Maryland Announces New Partnership with CareerPlug

One of the biggest challenges of running a business is attracting and hiring the right people. That's why we've partnered with CareerPlug, a hiring software company with a proven play-book that shows you the right way to

make the right hires.

Every Big I Maryland member receives a **free CareerPlug account** that comes with a branded careers page to showcase your jobs, pre-built job templates, a configured hiring process to help evaluate your applicants, and access to a team of Hiring Experts.

You also have the option to **upgrade your free account to a paid Pro subscription** at an exclusive partnership rate starting at only \$595/year! A Pro

subscription includes unlimited job postings to top job boards (Indeed, ZipRecruiter, Google for Jobs, LinkedIn, etc.), 2-way applicant text messaging, and use of evaluation tools like personality assessments. You'll also have access to free one-on-one coaching within the first 30 days of upgrading.

Visit www.bigimd.com/careerplug to learn more about how you can activate your free CareerPlug account!

6 ICW Group Receives 2023 Celent Model Insurer Award for Legacy and Ecosystem Transformation

Annual awards recognize best practices of technology usage in insurance industry

San Diego, CA. — ICW Group Insurance Companies, a leading group of property and casualty carriers, has been awarded

the prestigious 2023 Celent Model Insurer Award for its digital foundation through data modernization project, which transformed the company's legacy systems to reduce costs, increase efficiencies and support business expansion and diversification.

Honored in the Legacy and Ecosystems Transformation category, ICW Group accomplished an ambitious plan to sunset all of ICW Group's workers' compensation mainframe legacy systems and IT business processes and operations to support its aggressive growth strategy. The full program involved the concurrent execution of eight complex workstreams impacting

the entire organization. Pivotal to the success of the effort, ICW Group partnered with Percipience LLC to establish the reporting and analytics platform. The project went live in November 2021 and was completed in July 2022, when virtually all mainframe processes were retired, and a new data solution was established.

"It can't be overstated how complex this project was as it impacted virtually every significant application and business process across the entire enterprise," said Todd Hartline, Senior Vice President, Technology for ICW Group. "I'm

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immensely proud of the ICW Group and Percipience teams that worked tirelessly to get us where we are today and thrilled to be recognized as a Celent Model Insurer. The effort has transformed our business and built a strong digital foundation to carry us into the future.”

The project set out to achieve a series of objectives, including building the framework that supports ICW Group’s growth as a multi-line carrier. Key benefits that resulted from the effort include:

- The migration and removal of 99 percent of the applications and work performed on the mainframe, resulting in more than \$1 million per year in hardware and software savings.
- Decreasing the number of daily records processed to less than six thousand from two to three million.
- Reducing the delivery time of the financial data necessary for the company’s monthly closing process by 80 percent.
- Reducing nearly 2,000 hours of IT effort per year to support ad hoc data requests and data reporting changes.

“Assisting ICW Group through its legacy transformation was an exciting endeavor that has

positioned the company well to execute its planned digital-driven initiatives and customer-focused efforts,” said Bruce F. Broussard, Jr., Managing Director, Percipience LLC. “By leveraging Percipience data solutions and expertise, ICW Group has been able to place data at the center of their legacy and ecosystem strategy leading to significant results. Congratulations to our collective teams for this well-deserved recognition.”

Celent Model Insurer is the premier award available in the insurance industry globally. Celent, a research and advisory firm focused on technology for financial institutions, awards this honor to insurers, reinsurers, and MGAs who demonstrate extraordinary results for best practices in technology usage across a variety of areas critical to success in insurance. The Legacy and Transformation Category of which ICW Group received the award recognizes projects related to core system replacement or transformation that leverages new technology and methods. Visit Celent to learn more about the project.

About ICW Group

Based in San Diego, ICW Group Insurance Companies is the largest privately held insurance company domiciled in California. Quoting more than

\$3 billion annually, ICW Group represents a group of Workers’ Compensation, Assumed Reinsurance, Catastrophe, General Liability and Commercial Property insurance carriers, including Insurance Company of the West and Explorer Insurance Company. ICW Group is recognized nationally as an industry leader in helping policyholders achieve fewer and less costly claims while elevating the trusted agents who advise them. More information is available at Twitter, LinkedIn and Facebook.

About Percipience LLC

Percipience is an insurtech data and analytics software provider, whose core-system agnostic Data Magnifier platform quickly transforms siloed data from multiple sources into a competitive advantage. Data Magnifier’s comprehensive integration, data management, and reporting components can be deployed on any cloud platform and database. Delivered with the detailed documentation of an in-house developed application, Data Magnifier gives insurers full control of how the solution is managed and empowers insurers to own their data. For more information, please visit www.percipience.com.

7

Keystone Celebrates Their 40th Anniversary

“Please join us in congratulating Associate Partner, Keystone, on their ruby anniversary! Their dedication and commitment to the association have been instrumental in our growth and success.”

A message from Keystone

- This year marks our 40th anniversary! Keystone started in 1983 when four independent insurance agencies teamed up to pool their experience and expertise, and that passion and spirit continues today. Growing to almost 300 independent agencies in 19 states, we provide our agents with a community of like-minded agencies, industry expertise, and access to specialized products for clients. By joining Keystone, our agents remain independently owned and operated while benefiting

from our services and expertise.

We're proud to be ranked number four on Insurance Journal's 2021 list of Top 20 Privately-Held Property/Casualty Agency Partnerships.

As we celebrate our Ruby anniversary, it's our commitment to help our agents raise the bar. We are actively seeking new agencies. To learn more, visit www.keystoneinsgrp.com or contact Amy Kolbl at akolbl@keystoneinsgrp.com.



CYBER LIABILITY COVERAGE

Cyber crimes are the fastest growing crimes in the world. Cyber attacks are up 17 times since 2009 and this is primarily because only 1 in 20,000 cyber thieves get caught. Independent insurance agents collect and store numerous types of private information on their clients. This information can range from driver license numbers to corporate trade secrets. As the agents collect this information they are required by law to protect it from the public and to keep it secure. It does not matter if they keep this information on their computer system or another 3rd party system, if they collected it - they are responsible for the breach notification.

Beazley Breach Response

Big I Maryland has partnered with Beazley syndicated at Lloyds to offer you cyber liability coverage on a **NON-ADMITTED** basis. The Beazley Breach Response® policy was created and tailored to the needs of independent agents. Coverage is provided on a Non-Admitted basis with premiums as low as \$250*.

Beazley Breach Response® protects you from threats including:

- Information Security & Privacy Liability
- Regulatory Defense & Penalties
- PCL Fines & Penalties
- Website Media Liability
- Cyber Extortion
- Legal & Forensics
- Public Relations
- Fraud Resolution



As a Beazley Breach Response policyholder, you will have access to their Data Security Risk Management website, which provides risk management policies, procedures, training and other tools to help prevent a breach of confidential data.

Learn more about Cyber Liability Coverage by visiting www.BIGIMD.com/cyber.

Coalition

Coalition is the first insurance-enabled technology firm built to help businesses before, during and after a cyber incident. During the online quoting process, your network and web properties undergo an automated risk assessment to identify known issues and potential security weaknesses.

Once coverage is bound, Coalition provides ongoing monitoring for new and emerging threats specific to the information technology used by the insured, adding an extra layer of defense. All policies include this technology-driven approach—which includes automated alerts, threat intelligence and ongoing policyholder monitoring—along with a dedicated claims and security team should a breach occur.



Through the Big "I" Markets platform, any Big "I" member agency can quote and bind insurance online. Big "I" members also have direct access to Coalition's licensed agents and renowned cybersecurity experts via online chat throughout the sales and underwriting process. Watch our brief Coalition cyber insurance overview video and a demonstration of our streamlined cyber submission process to see how the quoting process works.

Learn more about Coalition by visiting www.bigimarkets.com/coalition-cyber

RLI PERSONAL UMBRELLA & HOME BUSINESS POLICIES

RLI | Personal Umbrella Policy (PUP)

RLI's PUP stands atop the existing homeowner and auto insurance to provide an extra layer of personal liability protection for the insured and their family. With RLI's PUP program, the insured can maintain their auto or home coverage with any company they choose, provided they agree to maintain the mandatory minimum underlying coverage limits.

RLI Umbrella Policy Features:

- Limits up to \$5 million available (\$1M in NM)
- Excess UM/UIM available in all states.
- The insured can keep their current homeowner/auto insurer
- New drivers accepted - no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature and credit card payment options
- Immediate coverage available in all 50 states plus D.C.



RLI | Home Business Insurance Policy

RLI's Home Business Policy provides affordable coverage for those people who operate small home-based businesses. Insureds often believe their existing homeowners or apartment-dwellers policy will cover any loss or damage to their business equipment, furniture and supplies in the event of fire, theft or other catastrophe, when in fact, those policies usually explicitly exclude coverage for any business exposures on their premises. The RLI Home Business Policy, however, is not intended for all types of home business. It is specifically targeted for over 100 retail and services risks operated from the insured's residence and presenting minimal product liability, professional liability and/or off-premises exposures.

RLI Home Business Policy Features:

- Provides coverage for over 145 classes of small retail & service-type home-based businesses
- Affordable rates
- General liability coverage up to \$1 million
- Loss of business income protection up to 12 months available
- Broad coverage with off premises theft included
- RLI is admitted and A.M. Best "A+" rated
- Up to \$100,000 (varies by state of risk) comprehensive coverage for business personal property both on- and temporarily off-premises
- Up to \$5,000 per person for medical payments to customers injured on the insured's premises
- Optional coverage available for Additional Insureds, Money & Securities, Electronic Data Processing Equipment (varies by state of risk)

RLI Home Business Benefits For You:

- No minimum volume requirements or access fees
- Easy underwriting
- Self-rating application
- Direct bill at new business and renewal via credit card and ACH
- Availability regardless of the carrier providing the homeowners or apartment-dwellers coverage
- Competitive rates starting at just \$125 annually, depending on the location and type of business

How To Get Started With RLI

To sell both the RLI Umbrella and Home Business Insurance policies, an RLI producer and IBSC Sub-producer agreement found on the Big I Maryland website must be completed and submitted to our insurance department.

Learn more about RLI by visiting www.BIGIMD.com/RLI.



Award-Winning Education & Training

Our nationally recognized and award-winning education program will take your career to new heights. Our goal is to provide relevant and quality content to meet the needs of all agents. We offer a variety of ways for Maryland insurance agents to earn CE. Pick your preferred learning style below and get started.

Upcoming Training

View the up-to-date calendar and course descriptions, and register for courses, through the online Education & Event Calendar at www.bigimd.com/education.

PRE-LICENSING

- Jun 26** Property & Casualty Pre-Licensing Training
- Oct 2** Property & Casualty Pre-Licensing Training

ERRORS & OMISSIONS

- Sept 12** E&O Risk Management: Agency E&O Exposures and Defenses - 3hrs P&C/L&H
- Sept 12** E&O Risk Management: Understanding Risk Mitigation - 3hrs P&C/L&H

ETHICS

- Oct 24** Insurance Ethics - 3hrs Ethics
- Oct 24** Insurance Ethics - 3hrs Ethics

FLOOD

- Dec 07** Flood Program Overview: Then and Now - 3hrs Flood
- Dec 07** Flood Program Overview: Then and Now - 3hrs Flood

New Zoom Webinar Series! Handling Insurance Rate Increases

- Sept 06** Steps to Handling Rate Increases with Clients - 1hr P&C
- Oct 04** How to Have the Rate Increase Conversation - 1hr P&C
- Nov 01** Remarketing Strategy - 1hr P&C
- Dec 06** How to Handle Insurance Rate Increases - 1hr P&C

ABEN WEBINARS

Big I Maryland offers a wide variety of webinars throughout the year, covering areas including: Big I Basics & Beyond, Errors & Omissions, Ethics, Flood, Commercial and Personal Lines, and Life & Health.

To view the current webinar schedule and register, go to bigimd.com/aben.

MEET OUR 2023 PARTNERS

GOLD

 **KEYSTONE**[®]



SILVER



The logo for Chesapeake Employers Insurance features a stylized bridge graphic above the word "Chesapeake" in a serif font. Below it, "Employers Insurance" is written in a smaller font, and "Your workers' compensation specialist" is written in an even smaller font at the bottom.

The logo for ICW Group consists of three blue circles of varying sizes above the text "icwGROUP" in a bold, sans-serif font. Below that, "Insurance Companies" is written in a smaller font.

The logo for Encova Insurance features the word "encova" in a lowercase, sans-serif font with a green-to-blue gradient. Below it, the word "INSURANCE" is written in a smaller, all-caps, sans-serif font.

The logo for Progressive is the word "PROGRESSIVE" in a bold, italicized, blue, sans-serif font.

BRONZE

Accident Fund Insurance Company of America
Applied Systems
Berkshire Hathaway GUARD Insurance Companies
Brethren Mutual Insurance Company
Donegal Insurance Group
FCCI Insurance Group
Forge Insurance
Imperial PFS

Johnson & Johnson
Kite Technology Group
Maryland Auto Insurance
New England Excess Exchange
Penn National Insurance
Philadelphia Insurance Companies
Rockwood Casualty Insurance Co.
Watney Insights Network

Thank you to these companies for their ongoing support and commitment to Big I Maryland!