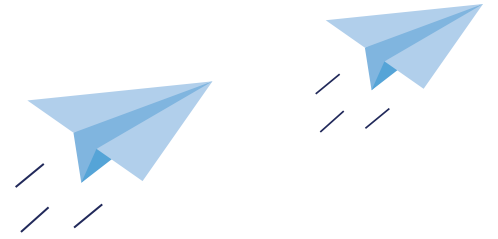


MARYLAND

Messenger



SEPTEMBER 2023



What is Catalyit

PAGE 10



Who We Are

Established in 1936, Big I Maryland is a statewide trade association that is committed to helping independent agencies rise above the competition by offering them the tools and resources they need to succeed in today's ever-changing insurance industry.

Our Mission Statement

To ensure the success of independent insurance agents and brokers throughout Maryland by focusing on providing access to products for both the agent and their clients, advocacy, timely industry information and superior education programs.

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BIG I

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Chairman's Message



BERKER HAZAR

After reflecting on the words I could use to describe my views and outlook of the insurance industry over the course of this next year, I could not get one word out of my mind: AGILITY. The insurance industry as a whole has been faced with unprecedented challenges that agents and brokers have had to face on the front lines. As agents and brokers, we have had to quickly adapt during these times of great change in order to best serve our clients and communities. This has required agility, resilience, and fortitude. We have all been faced with the effects of inflation on rates, hiring challenges, the aftermath of natural disasters on our insureds and more.

While at times these challenges

can appear insurmountable, we must also remember that with new challenges and change also comes great opportunity. For instance, with AI now becoming mainstream, we can learn how to incorporate it into our business models. AI also allows agents and brokers to capitalize on being human! We will now be appreciated for our personal touch more than ever. Over the course of this next year, I do not anticipate that the issues we have been facing throughout the last few years to disappear, but I do expect the insurance industry to evolve. I am very excited to see how the industry evolves to adapt to these changes.

As members of the Maryland Big "I",

we can help facilitate the industry's adaptation to these unprecedented times by working together as agents and brokers to appeal to our state legislature with a unified voice on behalf of our insureds. While we cannot eliminate inflation and natural disasters, perhaps by engaging with our legislators, carrier partners, and regulators, we can help produce some solutions to the many issues facing the insurance community. To remain agile, I recommend that members access the Maryland Big "I"'s invaluable resources to help navigate and find solutions to the challenges we currently face industry-wide."

Overcoming Big Challenges to Increase Agency Value

By David Dillon



What is my \$250,000 idea from this insurance industry conference?

John Horace reflected on his recent business travel to the beach for the annual conference of his independent insurance agents association. He had plenty of notes and a number of key insights, and his challenge now is to figure out a way to earn a return on the time and money invested to attend the conference.

As a leader of a thriving insurance agency, John understands that an industry conference is a great venue for learning new ideas and meeting new people. However, a conference can also be an expensive distraction if one does not have a solid plan in advance. John always has a plan, and at the top of his 2023 Conference Plan is to find one idea the agency can turn into \$250,000. It does not always happen, but it is the mindset he must have going into the conference, or it

will never happen.

As John reviewed his notes from the conference, he focused in on the session where his notes were most extensive – the keynote by the leader of the mega-broker firm that has completed over 160 agency acquisitions over the past ten years. Talk about an impressive track record!

John was most interested in what this leader said they consider to be the two primary assets when evaluating independent insurance agencies for potential acquisition – their people and data. The speaker made it clear which he considers as number one – people. He recommended that investments in the agency should be focused on making their people and data better as a way to differentiate the agency and add value for clients, prospects and partners.

John paused to reflect on his own agency's investment strategy, and

he wondered whether they were sufficiently disciplined or aligned on people and data. He fought the building frustration about his answer to get back to the task at hand.

The idea that the agency's people contributed significantly to the value of the firm, at least to this mega-broker with an aggressive acquisition strategy, stirred John's thoughts to yet another insight from the show.

As John walked the trade show, he stopped at one booth where the question "what's your biggest insurance industry challenge?" was being asked. In follow-up after the show John learned that nearly 50% of the attendees at this booth listed "attract, engage and retain a great agency team" as their biggest insurance industry challenge. There is that "people" thing again.

(Con't on page 6)

(Con't from page 5)

Could it be that working to overcome the most common insurance industry challenge can also result in a very significant impact on agency value?

His mind was really working now. If the biggest challenge for many agency leaders is people, team and culture, and that is also the number one asset factor according to a firm that has done over 160 agency acquisitions over the past ten years, John began to think he may have found his \$250,000 idea.

John lives the people challenge every day, but he never would have been in position to connect the dots to understand the potential impact on agency value if he did not attend the show.

He set up a meeting with the rest of the leadership team for the end of the week to share what he had learned and stimulate action.

NEW QUESTIONS TO CONSIDER

- How are we investing in people and data?
- What are we doing as an agency to help our people improve?
- Is our data as good as we think it is, and can we access it easily for decision-making?

ACTIONS TO TAKE

- Map out the associate experience and look for opportunities to free people up to solve problems. Make it a rough draft and don't over-complicate it.
- Talk to some customers to get their input on their relationship

with our people.

- Talk to the team. How engaged are they ... really?

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.

Watney Insights Network helps guide them to rise above their challenges with proven solutions, and the tools, process & support they need to achieve success and fulfillment, so they can thrive.

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Making the Grade: How deep is your knowledge on Uninsured Motorist Coverage?



By Patricia McHugh Lambert, Esquire



So, I admit it. I was a geek in high school, a some-times geek in college and a total law school nerd. I still carry my nerdiness with pride. I follow insurance cases like I wait for the most recent John Grisham murder mystery novel to come out.

So, with all that geekitude that I carry, I have been collecting tidbits on uninsured/ underinsured motorist coverage cases—enough cases that I now have enough for an article. But instead of doing a

traditional piece, I thought I would do something different in honor of the new school year. Don't worry—you won't need binders and highlighters - but perhaps a pencil will help.

So, without further ado, here is my first "How deep is your knowledge?" column. And to make it simple, every question can be answered 'yes' or 'no', giving everyone at least a fifty percent chance of getting each answer right.

1. When a bad driver only has minimum limits, can an insured make an underinsured motorist coverage claim?

Answer: The technical answer is 'yes'—an insured can always make a claim. But the better question is "Will the underinsured motorist claim always be paid?" Here, even assuming that the insurance policy was issued in

(Con't on page 8)

(Con't from page 7)

Maryland, there are still issues that must be adjusted before payment is issued. These issues include liability issues (i.e. was the insured also at fault?) and issues relating to whether exclusions apply. By the way, while people often talk about 'uninsured' and 'underinsured' motorist claims as being different types of claims, the Maryland Insurance Code's provisions relating to UM claims apply to both uninsured and underinsured motorist claims. And, as a second 'by the way', recently in *Dominquez v. Gov't Empl. Ins. Co.* the Appellate Court of Maryland reiterated that exclusions for UM coverage are invalid only to the extent that the exclusion conflicts with the Insurance Code. So, in any UM claim where an exclusion is at issue, a careful review of the policy language and the Insurance Code is required.

2. When an insurance company denies an uninsured or underinsured motorist claim, can the insured ever successfully make a claim for tortious bad faith?

Answer: No, absolutely not. There is no law that allows an insured to pursue a claim for "bad faith" for a first party claim. Of course, if the question had been 'Can an insured pursue a claim for lack of good faith', the answer to that question would have been 'yes'. Maryland law allows a statutory lack of good faith claim to be pursued—and assuming that the statutory prerequisites are met, relief can be awarded. While that relief does not include punitive damages, there can be an award of enhanced damages. And for my 'by the way' on this one, the U.S. District Court for the

District of Maryland (Maryland District Court) in *Schertle v. LM Gen. Ins. Co.* made clear that a UM claim is a contract claim, but did not strike allegations that the denial by the insurer was in "bad faith and without justification". That doesn't add to the damages, but such allegations make the complaint more colorful.

3. If a fight breaks out because of damage done to an insured vehicle in a parking lot by an uninsured vehicle, does the UM policy provide coverage for the bodily injury that occurred in the fight?

Answer: No, at least for most fights. In *Mincey v. State Farm Ins. Co.* the Maryland United States District Court considered where an estate—yes, the parking lot fight ended up with the insured dying after being punched twice—could pursue an uninsured motorist claim. The key to whether there is UM coverage is whether there is a causal connection between the ownership, maintenance and use of a vehicle and the bodily injury. The court considered a policy that provided coverage for bodily injury "caused by an accident arising out of the ownership, maintenance, or use of an uninsured motor vehicle as a motor vehicle". Here, the court found that the requisite connection did not exist. A bodily injury caused by a punch in a parking lot does not satisfy the requirements for a UM claim.

4. Is the statute of limitations for a UM claim three years from the date of the accident?

Answer: No. In *Nationwide Mut. Ins. Co. v. Shilling*, the Supreme Court of Maryland found that because a UM claim is a contract claim, the statute of limitations

begins to run when the insurer denies the insured's demand for benefits-- that is when the breach (or alleged breach) of contract occurs. So, if an accident occurred in 2019, but the UM claim was denied in 2021, the insured would still have time to file a claim.

5. When applying the statutory offset against UM benefits for payments made by a workers' compensation (WC) insurer, do you include the total amount of billed medical expenses?

Answer: No. In *Westfield Ins. Co. v. Gilliam* the Supreme Court of Maryland concluded that "only the amount that the workers' compensation insurer actually paid for medical expenses is part of the statutory offset against underinsured motorist benefits". Thus, a difference between a higher face amount billed by a health care provider and the amount actually paid by the workers' compensation insurer would not be part of that offset.

So, how did you do? Did you flex your knowledge of UM coverage and prove that you, too, have geekitude? Or do you need to hit the books this fall?

Which is a reminder for me to give a plug. We all need to be a bit of a geek when it comes to insurance these days. Customers expect that insurance professionals know everything there is to know about coverage and claims. And that is where the Big I comes in—it can help you get your geek on by keeping you up to date—through classes, specific programs and this newsletter.

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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What is Catalyit?

The independent agent's hub for technology advice, tools, training, and insights

Independent insurance agencies have long struggled with adopting and implementing technology in today's digital world. Far from recognizing tech as an I.T. function of backroom servers and computer systems, a successful tech strategy signifies a future-focused agency.

But what does a digital strategy look like for independent agencies? How do they evaluate and incorporate foundational tech tools, like an agency management system? What emerging tools, like mobile apps and chatbots, are they prepared for? And, most importantly, how do they successfully onboard these new technologies to maximize profit?

For decades, technology has been one of the biggest pain points for the independent agency (IA) system, predominately comprised of small-to-midsize businesses. Their size, limited staff, and fear of risk have been a sticking point in allowing for advancements in tech.

When it comes to technology, independent agents can no longer sit back and "wait and see." The pandemic forced much of the world into a remote environment heavily reliant upon technology. Consumers now demand that businesses be more technologically savvy, and competition from direct and captive agents leveraging technology is intense. Agents need to step up, but how do they start?

Enter Catalyit.

In October 2021, the IA system gained its biggest tech advocate. Backed by renowned tech leader Steve Anderson and seven Big "I" state associations, the single greatest



technology resource for the industry was created.

Catalyit knows tech. But not just any tech. They have assembled a team of insurance industry tech leaders who specialize in key areas that feed the Catalyit resource online and enable the Catalyit experience for subscribers. Coined the Catalyit Success Journey™, the platform takes its members along a personalized technology roadmap that changes and evolves as the agency changes and evolves. Their Baseline, Better, Best, and Beyond benchmarks guide agencies through areas of technology to help them move from research to successful implementation. Catalyit is all the tech guidance an agency needs in one place.

While Catalyit is a full technology emersion experience for independent agents, offering one-on-one consulting, webinars, tech news, and articles, the guides and reviews set it apart.

Catalyit Guides and Reviews curate solution providers across 25 different tech categories that exist to make independent agencies run more effectively and efficiently. Each guide contains a topline overview of why that category is critical for today's agency, five points to consider when selecting a provider, Catalyit's take on implementing and adopting that specific technology, and ratings and reviews for the service providers listed. Certain categories, like Agency Management Systems (AMS) and Personal Lines Quoting/Rating Platforms, take it one step further and show a high-level comparison chart of vendors to help make the selection process much easier.

In addition to the Guides and Reviews, Catalyit recently launched TechSelector™, a collection of online tools to help agencies hone in on technology solutions that fit their specific needs. Agents

(Con't on page 11)



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(Con't from page 10)

answer a series of questions about the features they need and the TechSelector™ provides a customized report that scores the potential technology solutions according to the agency's specific requirements. Currently, Catalyit users can access the Agency Management System (AMS) and VoIP Phone Systems TechSelector™ tools, with several other technology categories launching in the coming months.

The Catalyit Tech Assessment is where you should start. The assessment walks the user through five groups of multiple-choice questions to provide the agency and the Catalyit team insight as to how much, or how little, technology the agency is currently using.

Upon completion of the

assessment, the agent will receive a comprehensive report with a personalized technology roadmap. Agencies with Full Access will also receive a complimentary 30-minute phone consultation with a Catalyit expert to review their results and create a plan for the future.

"We set out to give the industry something it has never seen before," said Steve Anderson, Catalyit co-founder and CEO. "This platform is more than just another technology resource. By leveraging all the components and opportunities housed on the site, agencies can continue to thrive in ways they could not on their own."

Anderson leads a team of experts, united by the strength of 100-year-old organizations to remove the roadblocks that are preventing insurance agencies from advancing

their internal technology capabilities. Catalyit boasts it's passionate about independent insurance agents and technology – serving agents of any size, no matter where they are on the technology spectrum.

"This is a resource every independent agency can get behind," states Lisa Lounsbury, co-founder and president of Catalyit. "No matter how advanced an agency's digital strategy may be, with new products and opportunities hitting the market daily, it's impossible to keep up. Our team is 100% focused on staying abreast of trends and needs for the IA system, removing that stress from the agency floor."

Activate your Full Access Catalyit account now! Go to <https://catalyit.com/bigimd-fasub>.

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Technology is critical to agency success, profitability, valuation, and employee retention. **Here's what you gain from Catalyit:**

- **Guides & Reviews:** Selection guides for each area of your tech with side-by-side comparison charts of solution provider features, and reviews.
- **Tools:** An in-depth tech assessment with a custom roadmap report for your agency awaits. Get a free consult with an expert, and guidance on the best approach for your tech stack. Question? Call our Catalyit Help Line.
- **Training:** From live coaching and Q&A sessions to our on-demand video vault, you'll be able to get the most out of your tools.
- **Insights:** You don't have to hunt for the latest tips and tech news. We send the tips and terms you need to know to your inbox each Monday.
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Professional Longevity

Why placing coverage with a long-standing, well-established carrier has its benefits

By Amanda Juratovic



The professional liability marketplace is ever-changing—carriers entering and exiting the marketplace, changing rates, and fluctuating underwriting positions. Typically, the longer a carrier has been in the professional liability marketplace, the more stable it is when it comes to making changes.

With longevity, a carrier can utilize its experience to properly price and underwrite the line of business to maintain profitability. As a result, the insured will experience fewer changes.

Longevity also impacts a carrier's ability to handle claims effectively. Carriers that have been active in this line of business have established strong relationships with their panel counsel to advise on the potential defense of a claim. Further, the claim adjusters are more experienced in handling claims specific to insurance agents' professional liability, which typically will result in a more favorable outcome for the insured.

Developing meaningful risk management material requires extensive experience in a line of business. For this, a carrier needs to understand what drives claims and which tools to recommend for an insured to mitigate these claims. Carriers that have been in the professional liability marketplace for a long time have years of claim history at their fingertips.

Many carriers offer a deductible waiver or reduction to an insured after they have been continuously insured with a carrier and loss-free during that time. Meanwhile, it isn't uncommon for a carrier to enter and then exit the marketplace within two to four years. In these situations, the insured would never reap the benefit of this coverage enhancement. Without longevity in the marketplace, the deductible waiver features would be meaningless.

While insurance is a commodity, there is a strong relationship

between a carrier and insured that develops over time. Trust is a very strong piece of that relationship and it doesn't happen overnight. Carriers that come and go in the marketplace cannot cultivate these types of relationships.

Placing your professional liability coverage with a carrier that has longevity in the liability marketplace will benefit your agency in many ways. Stability, claims handling experience, cashing in on deductible waiver features and risk management tools are just a few of the reasons why you should consider a carrier that has been a player in the professional liability arena for many years.

Amanda Juratovic is assistant vice president of errors & omissions operations for the Big "I" Professional Liability Program. Learn more at independentagent.com/EO.

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INSURANCE



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, "INSURANCE" is written in a smaller, all-caps font.

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

The logo for The Hanover Insurance Group features the word "The" in a small font above "Hanover" in a large, bold, serif font. Below "Hanover" is "Insurance Group" in a smaller, sans-serif font.

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

Benefits and Challenges of Adopting InsurTech

Tech is a top concern among insurance agencies—or should be, at least—when looking to future-proof their business.

By Sam Bowman

Technologies such as artificial intelligence (AI) and data analytics are transforming the way many industries do business, and the insurance industry is not immune to this transformation. In fact, the insurance industry is becoming more acutely aware of their need to step up in this department.

Tech is a top concern among insurance agencies—or should be, at least—when looking to future-proof their business. In 2021, independent insurance agencies that were low and medium digital adopters grew their revenue an average of 10% year over year, but high digital adopters grew 17% year over year—a 70% higher growth rate than other agencies, according to the Liberty Mutual and Safeco Insurance “2022 Agency Growth Study.”

The insurance industry is seeing a surge in innovative tech involving AI, machine learning, big data and the Internet of Things (IoT). Most tech is solutions-based in the form of an online or cloud-based platform. However, some tangible tech can also be used to enhance the insurance industry, such as drones to monitor weather and catastrophe patterns.

For example, insurance agencies that process property claims can track weather conditions and adjust policies accordingly, offering enhanced coverage in times of elevated risk of natural disaster. Being aware of these changes through drone sensors, claims management systems, and predictive analytics can

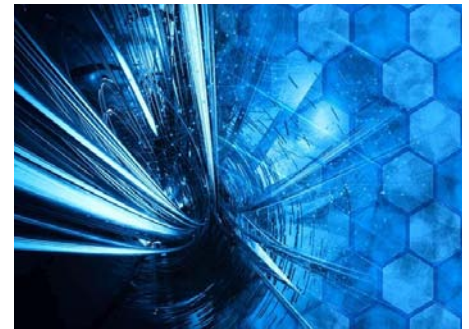
help insurers mitigate the impact of worsening climate change.

There are also smart contracts that use blockchain technology to automate the underwriting process and issuance of policies. InsurTech solutions exist for appetite, data, payments and quoting.

Of course, InsurTech is not without challenges. The top tech challenge independent insurance agencies face is getting the most out of the tool, according to Catalyt's “The State of Tech in Independent Insurance Agencies.” There are concerns among insurance agencies about whether they're picking the right InsurTech for their specific needs. With the novelty of certain InsurTech solutions comes questions of adoption, oversaturation and privacy.

While digital tools can encrypt consumer information and keep it safe from identity theft, consumers are more keenly aware of how their information is being used and stored, and insurers need to follow data protection laws such as the CCPA and CPRA. This becomes a bit complicated when InsurTech includes many collaborative touchpoints and is connected with various third-party platforms.

Educate yourself and your respective staff about the risks associated with using InsurTech. To prevent breaches, make sure to control access to sensitive information and platforms, encrypt data, scan for viruses periodically, educate all



team members on cybersecurity best practices and how to spot potential threats, and monitor for vulnerabilities; of which there are approximately 1,900 new ones each month, according to Coalition.

When you do decide to upgrade your tech stack, it's important to vet each third-party solution for security and practical application, having an implementation plan, adding one InsurTech solution at a time. Make sure to share feedback with vendors and take advantage of the customer service that is included with the purchase. And, of course, ensure data protection policies and cybersecurity best practices are in place.

Sam Bowman writes about careers, tech, insurance, and how they merge. He enjoys getting to utilize the internet for a community without actually having to leave his house. In his spare time, he likes running, reading, and combining the two in a run to his local bookstore.

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





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Life Insurance Made Easy



Estate Planning for Peace of Mind

By Mark R. Gage, CLU



How often have we found ourselves in situations wishing that proper planning had been in place? In a

world where uncertainty lurks, both mentally and physically, it's crucial to take the reins of life while you're

healthy and clear-minded. The present moment is the opportune time to craft a blueprint for an easier life not only for yourself but also for your loved ones. Given that good health can swiftly change, and no one possesses a reliable crystal ball, proactive planning stands as the wisest course of action.

Documenting Your Healthcare Wishes

Putting your thoughts on paper is more than a mere exercise – it's an essential step. Equally important is ensuring that multiple family members are aware of the document's location. These documents encompass both your healthcare preferences and final resting wishes.

Healthcare Proxies

While many designate their spouse or partner as the primary agent, contemplating the inclusion of a child or close friend as an alternate is wise. The appointed individuals should be informed of their roles. Comparable to a medical power of attorney, the proxy holds legal weight, dictating who can make medical decisions on your behalf if you're unable to, either

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(Con't from page 18)

mentally or physically.

Finalizing Your Will

Your last will and testament should be a clear and concise articulation of your desires, dictating the distribution of assets and timing. It's emotionally taxing for families to be left with the task of dividing possessions arbitrarily. Consider designating special family heirlooms to those who would value them most, even extending the legacy to the next generation or beyond for specific assets. If contributing to charitable causes resonates with you, ensure your wishes are explicitly outlined. Life's accumulation is substantial; the best gift to your heirs is a well-defined plan that eliminates ambiguity.

Crafting a Living Will

This legal instrument empowers you to outline preferred treatment and long-term care options. It goes further, stating your stance on extraordinary measures like resuscitation, ventilators, and feeding tubes. Given the evolving nature of life, these instructions should be adaptable as circumstances change.

Physician Orders for Life-Sustaining Treatment

Typically devised for those grappling with terminal illnesses and a compromised quality of life, this document carries more of a doctor's directive than a legal mandate. It's typically established in collaboration with your physician and becomes active only when a significant health shift occurs.

Organ Donations

If you're yet to formalize your organ donation preferences with the Medical Examiner's Office, you can conveniently do so at www.organdonor.gov.

Planning for Your Final Rest

Have you considered prearrangements with a funeral home? Contemplated cremation, burial, or both? Reflect on the venue for services and the desired format of the commemoration. Are you leaning towards visitation hours? If remembrance donations are your wish, which charitable organizations resonate with you? Communicate these wishes to multiple family members to ensure clarity.

Selecting an Executor

The individual you designate as executor shoulders the responsibility of managing your affairs posthumously. Their role encompasses asset distribution in accordance with your will. They might engage appraisers, attorneys, accountants, and other professionals to ensure your wishes are honored. Your selection should be deliberate and well considered.

Empowering with Financial Power of Attorney

This legal instrument grants another person the authority to manage your financial affairs in case you're unable to do so. This might include granting them access to specific accounts.

Delving into Advanced Estate Planning

Consider realigning assets and exploring gifting opportunities. The concept of creating a trust to safeguard and better direct assets is worth exploring. Regularly review beneficiaries for all your holdings and accounts to ensure alignment with your intentions.

Creating a Comprehensive "Need-to-Know" File

Assemble healthcare and financial proxies. Compile account statements and contact details for their managers. Include life

insurance policies and mutual funds alongside relevant contacts. Develop a record of credit cards, PINs, and access points. Devise a secure method for safeguarding online account passwords, extending to platforms like Facebook. Include instructions on where to locate titles, deeds, and past tax returns. And, in continuation of prior discussions, ensure copies of business succession plans are available.

Seeking Professional Guidance

Engage a skilled estate planning attorney to navigate the legal intricacies, and ensure your family is well-informed about your choice. At Northeast Brokerage, we've cultivated relationships with exceptional attorneys, accountants, investment brokers, and bankers. Our expertise can guide your clients through this crucial planning phase. We're equipped to assist with life insurance policy reviews, ownership structuring, and beneficiary alignment.

When tomorrow's uncertainties encroach, be the architect of your destiny today. With meticulous planning, you pave the way for serenity and security, ensuring that your legacy aligns with your heart's desires.

*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.*

Unlock Big "I" Member Benefits



What will your email address and password help you gain access to from the Big "I"?

Your IIABA username and password are the keys to a host of online resources available exclusively to Big "I" members. Visit independentagent.com to explore member-exclusive offerings, or connect directly with the following member benefit programs.

Big "I" Virtual University (VU)

independentagent.com/VU

The VU is an online education resource offering access to insurance, business and technology articles; the 'Ask an Expert' service; many full sample ISO forms; white papers; recorded webcasts and information on issues affecting today's insurance marketplace. Many agents view VU as worth the cost of membership. Virtual University is an easily accessible website created, designed, and maintained solely for agents and brokers to use as a powerful resource of information.

Big "I" Markets

bigmarkets.com

Big "I" Markets is an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments and competitive commissions along with ownership of expirations. Products range from affluent homeowners to bonds to small business with cyber liability and special event coverage.

Legal Advocacy

independentagent.com/legal-advocacy

The Big "I" legal department helps members navigate a plethora of business and legal issues such as carrier contract reviews, trademark use and infringement, antitrust and federal laws and regulations effecting the insurance industry. This site includes memorandums and FAQs to assist members in complying with the complex legal requirements of federal laws and regulations that affect their agency and brokerage businesses.

E&O Happens Website

independentagent.com/EOGuardian

The Big "I" Professional Liability program's risk management web site features more than 700 pages of insurance agency risk management information, available exclusively and at no cost, to Big "I" members. The site includes claim examples, risk management articles, E&O Claims Advisor newsletters, sample disclaimers, sample customer letters, and a webinar and podcast archive.

Trusted Choice® Agents Resources

trustedchoice.independentagent.com

Trusted Choice offers a one-stop shop for all advertising and marketing needs for Trusted Choice® agents. Access logos, advertising material, branding guidelines, plus your agency's profile and account information. Learn more about what the brand is doing for your agency and take advantage of free digital and print campaigns.



ADD USERS FROM YOUR AGENCY TO TAKE FULL ADVANTAGE OF YOUR MEMBERSHIP!

Each staff member at your agency can enjoy all the Big "I" resources listed. Contact your state association to be sure all staff are recorded to maximize the full value of your member benefits.

Rough Notes Advantage-Plus

independentagent.com/roughnotes

This member resource is a trusted insurance knowledge base platform available at a member exclusive discounted price to Big "I" members. Quickly get the information you need to understand your customers operations and exposures while identifying appropriate coverages. Gain access to the resources your agency needs, such as E&O checklists, sales and marketing tools, proposal language, plus training and development support. (Fee based)

Need password assistance? Visit www.independentagent.com and click "sign in" to retrieve your credentials.

BIG 

1

Big “I” Issues Apology for Rusbultt Remarks

Alexandria, VA. —The Independent Insurance Agents and Brokers of America (The Big “I”) would like to sincerely apologize for an unfortunate interview segment that was conducted at the Big “I” Legislative Conference between president & CEO Bob Rusbultt and Fox News host Jesse Watters in April of 2023.

CNN reported on the interview on June 28, 2023, and we want to clarify the Big “I” position on what was said.

The Big “I” strives to be a fair, open, and inclusive organization and we do not condone racist, sexist, or homophobic statements or behavior. In response to this

incident, we had Mr. Rusbultt relinquish his operational duties immediately following the Legislative Conference and in advance of his retirement in September. It is disappointing to see Mr. Rusbultt end his 37-year career at the Big “I” in this way.

Much more distressing, however, is the hurt and discomfort so many of our members, partners and staff experienced as a result of his remarks. We do not in any way condone or agree with any of Mr. Rusbultt’s statements, but we must take full responsibility for them.

We deeply regret that this incident occurred at an event that is intended to celebrate our organization and its membership. We have been working with our DEI team internally and externally since the event on ways to foster

a more inclusive and respectful culture and ensure that nothing like this ever happens again.

For media inquiries, please reach out to Adele Cehrs at adele@convincingcompany.com or via phone at 703-969-9585.

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.

2

Flood Continuing Education

The Maryland Insurance Administration (“the Administration”) is issuing this Bulletin to advise licensees of the regulation change to continuing education requirements in Code of

Maryland Regulations (“COMAR”) 31.03.02. The change adds certain types of insurance producers to the list of licensees that are required to obtain continuing education (“CE”) regarding flood insurance. The regulation becomes effective on **October 1, 2023.**

Licensees shall obtain at least two

hours of CE that directly relate to flood insurance as part of the required hours of continuing education if they:

- Must complete courses designated as “Property/Casualty” or “PC”,

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- Have a license expiration date after April 1, 2024 (six months after the effective date of this regulation), and
- Sell flood insurance, homeowners insurance, or commercial property insurance.

The two hours of flood CE is not in addition to the otherwise required property and casualty CE hours. The total number of CE hours

required for each renewal period will remain the same.

PROMETRIC is the Administration's vendor for continuing education services. Licensees may find the Maryland-approved continuing education courses and view their continuing education transcript by visiting www.sircon.com. Courses in the category of Flood will be applied to the required PC continuing education hours.

Please view the regulation as

it appeared in the Maryland Register on April 21, 2023: <https://insurance.maryland.gov/Documents/newscenter/legislativeinformation/31.03.02.03-ProposedPub-4212023.pdf>.

Any questions about this bulletin may be directed to Shelley Taylor-Barnes, Director of Producer Licensing, at shelley.taylor-barnes@maryland.gov.

3

MOVEit Data Breach: Know What to do if Your Personal Information Has Been Exposed

Baltimore, MD. —Several insurance companies operating in Maryland have notified the Insurance Administration that the personal information of some Maryland consumers was exposed during data breaches of certain MOVEit cloud-hosting and file transfer services.

The information exposed may



include Social Security numbers, birthdates and other sensitive identifying information. As of this date, the Administration has only received notices from insurers that issue life, annuity, and long-term care products.

This MOVEit data breach event is wide-spread and not limited to

the insurance industry. The MOVEit attack was allegedly undertaken by a criminal hacking group known as Clop and appears to have resulted in the theft of data from many organizations in the US and Europe. If your personal information is posted online or sold

to criminals, someone might use it to "steal" your identity. That includes taking out credit in your name using your identifying information and potentially impacting your credit history.

If personal information about you

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is exposed as result of certain cybersecurity events (such as the MOVEit attack), Maryland law requires your insurance company to notify the Maryland Insurance Administration of the event and to send you a notice of the exposure. If you receive such a notice, it is very important that you read and act on the notice quickly. The notices will describe what has occurred, the potential impact on you, and the actions being taken by the company to try to limit harm. If you have any questions about the notice, contact the company immediately.

What should you do now?

- If you are not sure if a letter or email was sent by your insurance company, call a trusted phone number to check. A trust phone number is a number that you are sure belongs to the insurance company - this could be a customer service number for the insurance company listed on your policy, an old invoice, or your insurance card or the number for your insurance agent. If in doubt - call the Maryland Insurance Administration. We will help you.
- If you don't receive a notice, but are concerned, you can call your insurance company's customer service number.
- If you receive a notice, read it

right away and read it carefully. The company will probably offer free credit monitoring for a time. Credit monitoring means that your credit report is being checked to see if someone opens a new account in your name or with your social security number.

- Be careful if you get a call from someone claiming to be from your insurance company. It is very unlikely that your insurance company will reach out to you by phone. Notices come in the same way you get your invoices or other policy information - by mail and, if you have elected it, by e-mail. If you get a call, you can hang up and call the company back using a trusted phone number that you already know belongs to the company.
- Be careful of any offers, phone calls, or emails you receive from other sources offering to help. Do not trust an offer that says it is from your insurance company, but asks you to pay them money or asks you for information that your insurance company should already have. That is a red flag! Hang up and call them back at a trusted phone number that you already know belongs to the company.

When you call your insurance company or you take action to enroll in free credit monitoring,

you might have to give some additional information so that they know it is you calling. It is safe to do this if you are the one making the call using a number that you know is a real number. When in doubt - call your agent, call the customer service number on your insurance card or policy, or call the Maryland Insurance Administration.

If you have any questions about what to do, including questions about the data breach, and how it might affect your information with your insurance company, contact the Maryland Insurance Administration at 1-800-492-6116, ext. 2244 (toll free) or 410-468-2244. We are here to help you.

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$46 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](https://twitter.com/MD_Insurance), LinkedIn at www.linkedin.com/company/maryland-insurance-administration or Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin).

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IN 2024...



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



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9

Chesapeake Employers offers ~~8~~ workers' comp safety discount programs.

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PROUD TO HAVE EARNED AN A (EXCELLENT)



FINANCIAL STRENGTH RATING FROM A.M. BEST

4

Maryland Wins Federal Approval for “Reinsurance” for Another Five Years

Program has helped drive down rates for Marylanders who buy their own health coverage to among the most affordable in the nation

Baltimore, MD. —The Reinsurance Program that helped drive down costs for consumers who purchase their own health insurance in Maryland to among the lowest rates in the nation has been renewed for the next five years.

The U.S. Department of Health and Human Services and the Department of the Treasury informed Maryland health and insurance officials that they have approved the state’s application for the period from Dec. 31, 2023, when the current authorization expires, until Dec. 31, 2028.

“Extension of the Reinsurance Program is great news for Marylanders,” said Michele Eberle, executive director of Maryland Health Benefit Exchange, the agency that administers Maryland Health

Connection, the state’s health insurance marketplace. “It has enabled Maryland to keep premiums at bay so that more people have access to affordable health coverage.”

“Maryland’s Reinsurance Program has been very successful at keeping rates affordable for everyone who buys individual insurance in Maryland, on or off the exchange,” said Maryland Insurance Commissioner Kathleen A. Birrane. “It has played a particularly important role in stabilizing premiums for Marylanders who do not qualify for subsidies.”

During the past five years, the program cut more than 30 percent from health insurance premiums for Marylanders who buy their own health insurance because they don’t get it through their employer or another government program such as Medicaid or Medicare.

Maryland this year offered the third cheapest average monthly health insurance premiums in the nation (\$472) after Utah (\$431) and New Hampshire (\$469) for households that purchase their own coverage through a state marketplace, according to data from the Centers for Medicare & Medicaid Services.

The program helped strengthen the state’s now 12-year-old

marketplace, Maryland Health Connection, that was created under the Affordable Care Act. Enrollment reached a record 182,166 this year, the fifth consecutive year of enrollment growth. Most enrollees receive additional financial help through the ACA.

Gains have also been made in communities that historically have lacked health insurance. Black enrollment was up nearly 3 percent this year. Hispanic enrollment was up 9 percent – and up 13 percent for Hispanic young adults ages 18-34. In fact, Hispanic enrollment through Maryland Health Connection has grown more than 20 percent since 2019.

Rates also came down for people who buy health coverage directly from an insurance company outside Maryland Health Connection.

The federal approval was required technically as an “innovation waiver” under Section 1332 of the Patient Protection and Affordable Care Act of 2010. The program covers a portion of the costs of health insurers that serve Maryland Health Connection. The majority of funding comes from the federal government. State costs are funded through a 1

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percent assessment on health insurance policies.

Maryland Health Benefit Exchange (MHBE), a public corporation and independent unit of state government established

in 2011, administers Maryland Health Connection.

Maryland Health Connection (MHC) is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance

programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.

5 RLI Named to Ward's 50® Top Performing Insurance Companies List for 33rd Consecutive Year

Peoria, IL. —RLI Corp. announced that RLI Insurance Company has been named to Ward's 50® top-performing insurance companies list for the 33rd consecutive year. RLI is the only company that has been named to the list since its inception in 1991.

"We're honored to be recognized as a top performer in the industry for the 33rd consecutive year," said RLI Corp. President & CEO Craig Kliethermes.

"This distinction recognizes our continued commitment to providing superior coverage and service to customers and delivering sustainable, long-term results to shareholders. We thank our valued customers, trusted distribution partners and dedicated associate-owners and celebrate this award with them."

Ward benchmarking, a business unit of Aon, is the leading provider of benchmarking and best practices studies for the insurance industry. The Ward's 50® top-performing insurance companies list recognizes property-casualty insurance companies domiciled in the United States that have passed all safety and consistency screens and achieved superior performance over a five-year period (2018-2022). For further details and a complete list of the 2023 Ward's 50® companies, visit

ward.aon.com.

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. To learn more about RLI, visit www.rlicorp.com.

Aaron Diefenthaler
Chief Investment Officer & Treasurer
309-693-5846
Aaron.Diefenthaler@rlicorp.com

6 Brethren Mutual 24th Charity Golf Tournament Raises \$26K for Local Charities

Hagerstown, MD. —Brethren Mutual's 24th Charity Golf Tournament held at Black Rock Golf Course (Hagerstown,

MD) raised a total of \$26,000 for community non-profit organizations in June 2023.

Proceeds were split between the Brad Browning Memorial Scholarship Fund benefitting graduating seniors of Grace Academy (Hagerstown, MD) and Brethren Mutual's Relay for Life Employee Team benefitting the American Cancer Society.

A special thank you to our

golfers, sponsors, and volunteers for helping make this year's tournament a great success!

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.



7 AM Best Reaffirms A (Excellent) Rating for Chesapeake Employers

Towson, MD. —Chesapeake Employers' Insurance Company is pleased to announce that on

May 11, 2023, AM Best reaffirmed the company's financial strength rating of A (Excellent) and the long-term issuer credit rating of "a".

An A (Excellent) rating is assigned to insurance companies that have, in AM Best's opinion, an excellent ability to meet their ongoing insurance obligations.

AM Best stated that the credit ratings reflect Chesapeake

Employers' strong balance sheet, which AM Best categorizes as strongest. AM Best also cites Chesapeake Employers' adequate operating performance, limited business profile, and appropriate enterprise risk management (ERM) as the basis for the positive rating. The rating firm also said that it expects Chesapeake Employers'

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(Con't from page 27)

balance sheet to remain in the strongest category.

Headquartered in the United States, AM Best is a global credit rating agency, news publisher, and

data analytics provider specializing in the insurance industry.

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.



Kress Hammen Government Affairs Announces Brett Lininger's Principal Promotion

Annapolis, MD. —Kress Hammen Government Affairs is pleased to announce that Brett Lininger, Esq. is the newest principal at the firm.

"Brett's hard-earned and well-deserved promotion to Principal is the product of his relentless advocacy for his clients. We see the value that Brett brings to Kress Hammen and the leadership position he has assumed. We could not be more excited to have him as the principal of the firm," said Bill Kress, Principal of Kress Hammen Government Affairs. Pete Hammen, Principal of Kress

Hammen Government Affairs, added, "Brett has a unique blend of strong work ethic, private and government experience, and an eye for detail. We are happy to have him in the fold."

Brett is known around Annapolis for his reputation as a hard-working and connected lobbyist. He consistently delivers results for his clients, and prides himself on having a deep subject matter expertise on a wide variety of complex issues.

Brett is a native of Maryland, and a cum laude graduate from the University of Baltimore School of Law. With over 19 years of experience lobbying in Annapolis, he has maintained strong relationships with key decision makers at the state, county, and local levels from both sides of the aisle.

Prior to joining Kres Hammen Government Affairs, Brett served

as the Director of Government Affairs at the Maryland Insurance Administration during the Ehrlich Administration. He then started his own government affairs consulting firm before joining a major law firm where he became partner and Chair of the Business Practice Group with his practice focusing on government affairs and insurance regulatory matters. He then joined a corporate boutique firm and its government affairs entity.

Since joining Kress Hammen in 2021, Brett has zealously represented new and existing clients to achieve their legislative goals. Over the years, Brett has successfully represented interests in a wide array of matters including insurance (all lines), healthcare, energy, information technology, automotive manufacturing, budget, and gaming.

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Minimum primary coverage required GL/BOP and Agents/Brokers E&O

Program Features

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- Option to eliminate the SIR (where permitted by law)
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- Option to add Excess Employment Practices Liability (EPLI) up to \$2,000,000
- Option to add Excess Employee Benefits Liability

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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

Sept 26 Property & Casualty Pre-Licensing Training (Glen Burnie, MD)

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 www.bigimd.com/online-learning.

National ABEN Day

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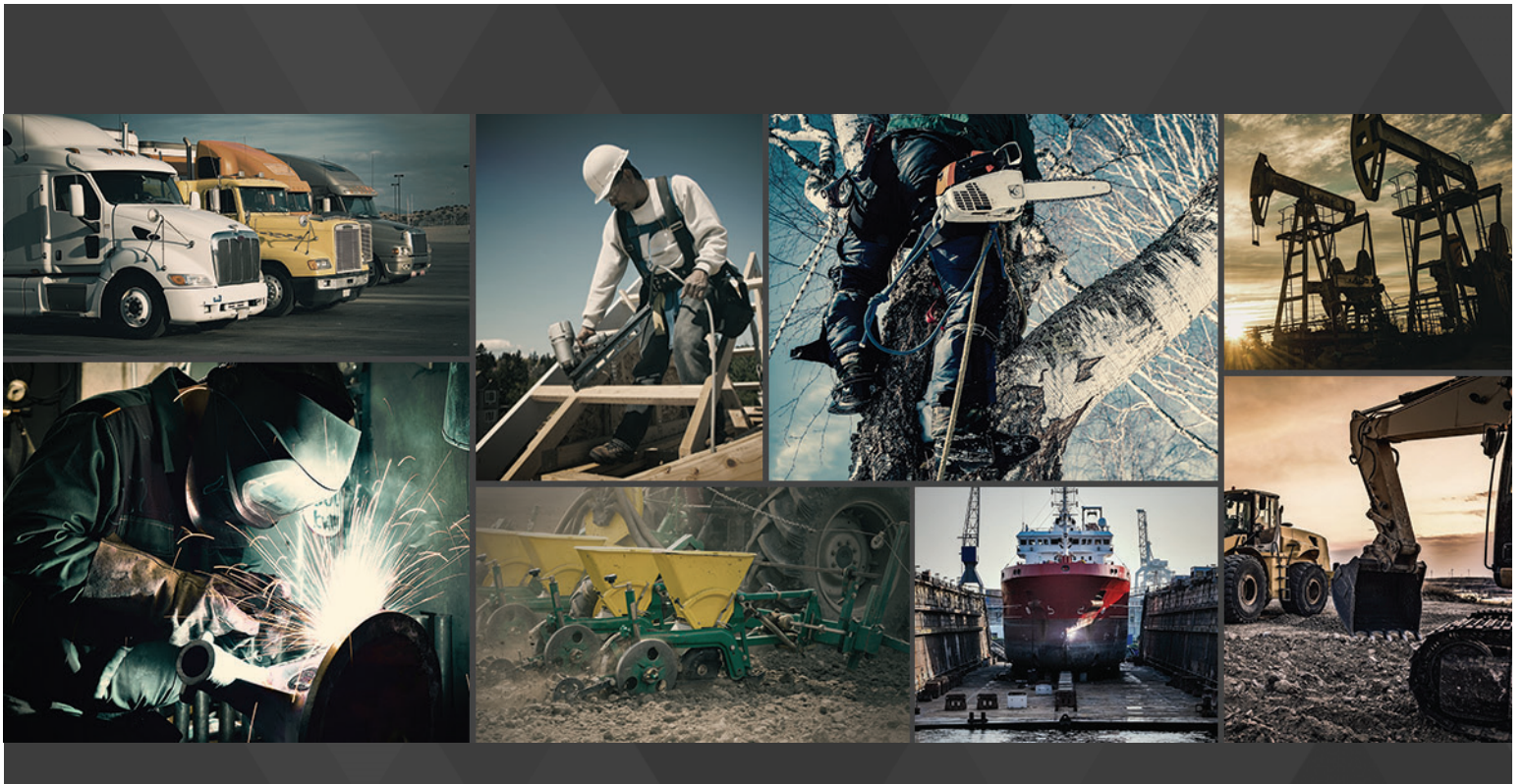
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