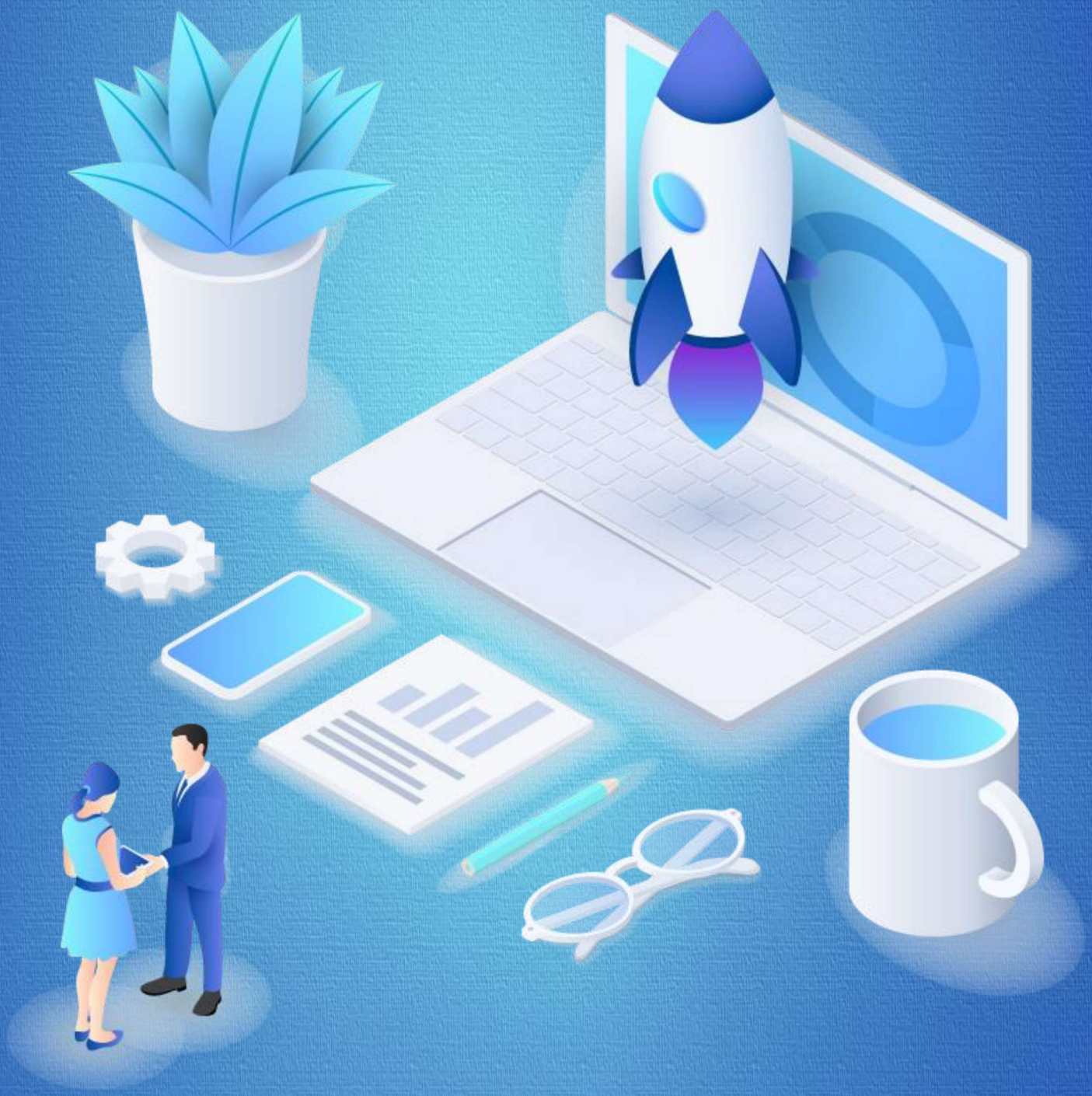
BIG i℠ MARKETS

2020-2021 NATIONAL PRODUCT GUIDE

No fees. No minimums. Own your expirations.



> BIGIMARKETS.COM

THE SKY'S THE LIMIT

- AFFLUENT HOMEOWNERS
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- BONDS
- CYBER LIABILITY
- EAGLE AGENCY
- FLOOD
- HABITATIONAL
- IN-HOME BUSINESS
- JEWELRY
- NON-STANDARD HOMEOWNER, RENTAL DWELLING, VACANT
- PERSONAL UMBRELLA
- SMALL COMMERCIAL
- "TOYS"

AFFLUENT HOMEOWNERS

The Big "I" Markets affluent homeowners team is currently entertaining new business accounts $500,000 and higher with Chubb and $750,000 and higher with AIG. We are also accepting BOR requests for AIG and Chubb.

Eligible risks include:

- Protected (within 5 miles of a fire station and 1,000 ft. of hydrant) homes of $500,000 of coverage A value or more
- Jewelry, fine art, collections, as part of a package account
- High symbol, high performance vehicles with acceptable driving records as part of a package account
- Recreational Watercraft will be considered monoline
- Condo or Renters with at least $75,000 in contents ($150,000 for Florida)
- Collector car accounts will be considered monoline

For full product details, log into Big "I" Markets.

CHUBB

AIG

AUTO AND HOME

Welcome to your personal lines market access partnered with MetLife Auto and Home, Progressive, Safeco and Travelers Insurance Company.

Coverage is available for vehicles, property, umbrella, valuables, and watercraft to member agents in all states except Hawaii. Territorial and geographic underwriting restrictions may apply. Log in to Big "I" Markets for full details.

Risks eligible for the Big "I" Markets Auto & Home – Standard Markets program include:

- IFS (insurance financial score) subject to Company acceptability
- No Loss Frequency
- No Violation Frequency
- Minimum Automobile Liability Limit quoted is $50,000/$100,000 or $100,000 CSL
- No Automobile Liability only policies, there must be at least one vehicle with physical damage coverage, except Progressive
- No unprotected dwellings
- No unsupported secondary dwellings
- No mobile or manufactured homes, no log homes
- No dwellings insured for less than 100% of the replacement

MetLife

PROGRESSIVE®

Safeco Insurance™
A Liberty Mutual Company

TRAVELERS

BONDS

Our partner Goldleaf Surety Services is a high-skill, high-service national surety broker specializing in surety bonds.

Goldleaf provides prompt, professional support to more than 1,800 insurance agencies around the country that need occasional or regular help placing bonds for their clients.

Goldleaf Surety Services offers connections to more than two dozen A-Rated surety markets for performance bonds and almost all other types of surety and fidelity bonds – including bid bonds, performance bonds on construction and non-construction contracts, and all forms of court, commercial and miscellaneous bonds.

Goldleaf has an exceptionally strong underwriting group, with broad business experience and excellent analytical skills, and in many cases, they are able to find the merits of an account or a particular project where other underwriters have failed.

The Bond Program is available to members nationwide.

GOLDLEAF
SURETY SERVICES, LLC
The Bond Guaranty Company

CYBER LIABILITY

Coalition™

From sole proprietors to multimillion-dollar corporations, Coalition is the cyber market solution you've been waiting for. Coalition provides world-class technical know-how to help prevent, mitigate, and respond to cyber incidents. Coalition is the first insurance-enabled technology firm built to help businesses before, during and after a cyber incident.

Product features include:

No Minimum Premium
Quote limits as low as $25,000 or as high as $15,000,000

Quote & Bind in Minutes!

- Simple 8-Question Application
- Free Cyber Risk Assessment included with each quote
- Bulk Quoting available for 50+ risks
- Work directly with the underwriters

Admitted & Non-Admitted Availability
One-Stop-Shop for standard and non-standard risks

Comprehensive & Unique Industry First Coverages

Free Cybersecurity Monitoring, Alerts, and Tools

In-House Incident Response Team

Agency Billed

Agent Resources & Marketing

Contact your dedicated cyber program manager Carla McGee at carla.mcgee@iiaba.net to learn more.

Schedule a Meeting with Carla McGee

EAGLE AGENCY

Eagle Agency provides Big "I" members with direct access to preferred personal lines and/or commercial lines in 49 states and the District of Columbia (not available in HI) with minimal volume commitment. The program strives to fit the member's personal lines needs by incubating until the member qualifies for a direct appointment.

Features of Eagle Agency:

- Agency maintains ownership of business
- Direct access into the carrier's portal
- Graduated commissions based on volume
- Possible carrier appointment based on volume and profitability
- Appointments are subject to review and approval by Eagle Agency and the carrier. Carriers might not be available in every state or may have territorial limitations.

Questions about Eagle? Reach out to Nancy Doherty, Big "I" Markets and Eagle Agency Personal Lines Manager, at nancy.doherty@iiaba.net. Take our quiz using the link above to determine if Eagle is a good fit for your agency, then use button the below to schedule an introductory meeting.

Schedule a Meeting with Nancy Doherty

MetLife

Safeco Insurance
A Liberty Mutual Company

TRAVELERS

FLOOD

Big "I" Flood's partner Selective offers a unique and unparalleled approach to servicing flood customers nationwide. Having been rated A (Excellent) by A.M. Best since 1930, and the endorsed flood carrier by IIABA, Selective provides the experience, dedication and service required to stand up against the competition.

Personalized Service
Rest assured that your customers will receive personalized service, since Selective handles policies from inception to payment of a claim. No third-party vendors, just one-on-one processing to respond to their needs.

A Partner to Trust
Selective knows that partnership is key, which is why exclusive underwriting teams and territory managers are designated to each agency state. When support is needed, look to Selective for a team of experts you can trust.

State-of-the-Art Tools
Offering a newly enhanced flood agency portal, Selective provides the essential tools needed to make placing your flood business easy, including streamlined navigation, real-time processing, and easy access to reports, commissions, claims and more!

Customized Marketing Resources
Selective offers a variety of tailored marketing solutions ranging from co-brandable flyers, brochures and postcards, to custom eMarketing campaigns, pre-recorded radio spots, and billboard designs.

To learn more, visit independentagent.com/Flood, click on the video above, or contact floodappointment@selective.com to begin your book roll today.

BIG i FLOOD

SELECTIVE
BE UNIQUELY INSURED

HABITATIONAL

APARTMENT PROGRAM

The **Worlds Apart – Apartment Program** targets the successful professional property owner who has developed the management skills necessary to secure responsible tenants and maintains his/her buildings in a safe manner. Our underwriting approach is to offer the Professional Property Owner quality coverage at a competitive price. The depth of his/her management skills and experience is reflected in the pricing of the overall risk. We insure regardless of property age as long as the properties have been updated within the last 30 years.

This program is currently available to Big "I" member agents in CT, GA, IA, ID, IN, KY, MA, MD, ME, MI, MO, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI.

CONDOMINIUM PROGRAM

CAPsure℠ – Community Association Program is tailored to insure many segments of the community association market where our more flexible pricing tools, and coverage options will allow us to underwrite on a profitable basis. We have designed coverage, pricing structure and underwriting approach to offer insurance to a very broad spectrum of community association risks.

This program is currently available to Big "I" member agents in AR, AZ, CT, IA, ID, IN, KY, MA, MD, ME, MI, MO, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VT, WA, and WI.

AVAILABILITY

Within each eligible state, these products are limited to certain zip codes. Please contact Claire McCormack at claire.mccormack@iiaba.net to see if the zip code for your risk is eligible.

MiddleOak®

Making Insurance Right.®

HOME BUSINESS

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 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.

Popular Business Classes Include:

- Residential Inspection Services
- Teacher/Tutors
- Photographers
- Accounting Services
- Bakers
- Computer Consultants
- Interior Decorating
- Jewelry (Costume)
- Art Gallery / Art Studio
- Crafts

Contact Your BIG i SM HOME BUSINESS. State Administrator Today!

JEWELRY

Jewelry insurance is only as good as the company standing behind it. That's why Big "I" Markets has partnered with Jewelers Mutual Group—a company that's been insuring jewelry, and only jewelry, for more than 100 years.

With Jewelers Mutual, your clients receive an extra level of jewelry protection plus the benefits of having a standalone policy that doesn't impact their other coverage.

What's covered?
All jewelry – engagement rings, watches, earrings, even loose stones being set – is protected by Jewelers Mutual's comprehensive repair or replacement policy.

Why specialty jewelry insurance from Jewelers Mutual?

- Coverage goes above and beyond typical homeowners or renters insurance
- No coverage limit
- Covers disappearance or unexplained loss, includes worldwide travel

Works to replace, not just reimburse

- Replaced with same kind and quality
- Flexibility to work with trusted jeweler of choice

Protects premium

- Jewelry claim not connected to any existing coverage
- Reduces the stress on homeowners' carriers

Help clients apply for worry-free jewelry coverage today at:

JEWELRY.BIGIMARKETS.COM.

In order to receive commission, you must also request a quote in Big "I" Markets.

Jewelers Mutual® GROUP SINCE 1913

NSHO, RENTAL DWELLING, VACANT

Having difficulty finding coverage for your homeowner, rental home, condo, renters or vacant dwelling? Big "I" Markets can help. We have an A-Rated excess and surplus lines carrier offering homeowners insurance for risks other carriers decline or are unable to write. While there is no maximum Coverage A limit, there is a minimum limit that varies by state and exposure.

What you should send us:

- Older, updated, well-maintained homes (Older Home Questionnaire Required)
- Coastal, Non-Coastal or Brush Exposures
- Log Homes
- Trampolines, Unacceptable Animals, Unfenced Pools
- Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- Risks cancelled due to nonpayment of premium
- Risks with prior losses or being non-renewed

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims; more than 2-family unit; business or daycare on premise. Risks with more than 2-family units, business or daycare on premise may be considered on a case-by-case basis. Submit a quote request with a complete detailed explanation for consideration.

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

*Big "I" Markets is a licensed surplus lines broker in all 50 states and D.C. and will complete all filings on behalf of your agency. There is no requirement that your agency be licensed in surplus lines.**

**All members in SC must have at least one broker in the agency in order to quote admitted or non-admitted products with Big "I" Markets.*

PERSONAL UMBRELLA

Life can change in an instant. The stand-alone RLI Personal Umbrella Liability policy helps protect an insured against financial ruin (losing their home, future earnings, and other assets) if they are sued, even paying for defense costs. It provides an affordable extra layer of personal liability protection above an insured's underlying policies, such as their homeowners/renters, auto, and watercraft policies. Because it' a stand-alone policy, underlying policies can be with another carrier or even multiple carriers.

RLI Umbrella Policy Features include:

- 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 and no age limit on older 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
- Broad underwriting guidelines and a self-underwriting app makes quoting and submitting business quick and easy.
- E-signature and credit card payment options
- Immediate coverage available in all 50 states plus D.C.

Contact Your BIG i SM HOME BUSINESS. State Administrator Today!

SMALL COMMERCIAL

Big "I" Markets has partnered with four carriers to bring you a robust selection of small commercial BOP and package providers.

Chubb
Chubb Small Commercial Insurance (SCI) leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to $30M in revenue.

Chubb BOP protects small business owners with up to $30M in revenue, in more than 500 business classes across several industries.

CNA
CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, Umbrella and Miscellaneous Professional Liability products are available.

TRAVELERS
For Travelers Select accounts, a robust variety of coverages for your clients' small businesses. Proprietary BOP product, ***Master Pac***®, Workers Compensation, Commercial Automobile, & Commercial Umbrella, includes a broad array of industry-specific coverage options and coverage extensions.

PROGRESSIVE
Progressive Insurance offers a wide range of commercial auto insurance programs to fit the needs of the small business operation. Whether it's for passenger autos or heavy trucks, Progressive can write the policy. Cover a wide variety of drivers and vehicle types, with accurate and competitive pricing that considers each risk independently.

"TOYS"

For your clients who work hard and play hard, we can help you cover a wide range of leisure craft, including:

- RECREATIONAL VEHICLES
- MARINE
- MOTORCYCLES
- SNOWMOBILES
- JET SKIS
- CAMPING TRAILERS

CHUBB®

Safeco Insurance™
A Liberty Mutual Company

PROGRESSIVE®

GET STARTED TODAY!

1 JOIN THE BIG "I."

>LOCATE YOUR STATE ASSOCIATION

2 SIGN UP FOR BIM.

>REGISTER ONLINE AT BIGIMARKETS.COM

3 BEGIN QUOTING.

WE INVITE YOU TO SCHEDULE A PERSONAL VIRTUAL TOUR OF BIM WITH AGENCY SUCCESS SPECIALIST MICHAEL WELCH. CONNECT TODAY FOR A WALKTHROUGH OF OUR SUBMISSION PROCESS AND TO ASK ANY QUESTIONS ABOUT OUR PRODUCTS AND PLATFORM.

FURTHER READING:

- WHAT IS BIG "I" MARKETS?
- A STEP-BY-STEP GUIDE TO ONLINE REGISTRATION

QUESTIONS? WE ARE HERE TO SERVE YOU. CONTACT OUR TEAM or visit WWW.BIGIMARKETS.COM.

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