Our Mission:

To ensure the success of independent insurance producers and agency staff 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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2019/20 IIAMD Executive Committee

Chairman
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Contact Rebekah Langford at rebekah@iiamd.org

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www.iiamd.org

Hours of Operation:
Mon-Thurs: 8:30am-4:30pm
Friday: 8:30am-3:00pm
Advocacy

Extensive coverage is given during the sessions of the Maryland General Assembly by means of our Legislative Committee. IIAMD’s Legislative Bulletin outlines, in a concise format, the content of all legislative measures being offered in Annapolis which affect our business. These same bills are tracked for you through the session until final disposition.

The Association President, Legislative Committee and Legislative Advisor monitor all insurance related legislation on your behalf during sessions of the Maryland General Assembly. Members are provided with timely legislative bulletins outlining those issues/bills which affect our business.

The Association has been involved in the passage of a number of legislative proposals helpful to the Independent Agent and the Maryland Assembly. Conversely, we have successfully opposed measures which would have been counter productive.

MAPAC

IIAMD was instrumental in the organization and development of the Maryland Agents Political Action Committee (MAPAC). This is a separate, non-profit, non-partisan, political action committee. It functions to aid those candidates for legislative or statewide office who understand the problems and needs of the independent agent. Nationally, IIAMD members visit with all of Maryland’s Senators and Representatives in Washington during the national Legislative Conference, held in the Spring, each year. Contact is maintained with our representatives in Congress throughout the year.

InsurPAC

Our National PAC, InsurPac, functions to aid those candidates for national political offices. InsurPac’s interaction with our representatives on Capitol Hill is crucial to the interests of independent agents. Because of the bond established through these events, elected officials regularly turn to IIABA’s lobbyists when they are seeking information about the independent agency system and insurance knowledge in general. Our representatives use that information to frame insurance issues on Capitol Hill and, in doing so, promote what is important to IIABA’s membership. Donations to InsurPac must be from individuals and the agency must sign a Corporate Approval form prior to contributing.

Legislative Advisor

Brett S. Lininger, Esq.
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Baltimore, MD. 21204
(P) 410-576-4815
blininger@nemphosbraue.com

Legislative Committee

Committee Chairman, Jay Duke
Mike McCartin, CPCU
Stacey Nicholson
Shannon O’Hare, ACSR
Rick Raley
Brad Reeves, AAI, AFIS
Chris Weller
The Education Department at IIAMD offers traditional classroom courses, classroom Property/Casualty licensing, online learning and live webcasts.

**Designation Programs offered at IIAMD**

**ACSR: Accredited Customer Service Representative**
IIAMD offers both the Personal and Commercial Lines designation programs. The ACSR program provides practical and relevant customer service skills and technical knowledge. Demonstrate your commitment to excellence in customer service and professionalism by earning the ACSR designation.

**AAI: Accredited Advisor in Insurance**
The AAI program is designed to meet the educational needs of insurance producers, CSR’s, managers and principals. Establish a clear professional advantage in the marketplace and fulfill your commitment to customer service with the AAI program. In today’s increasingly complex property-casualty insurance marketplace, only producers with in-depth insurance knowledge and a strong focus on customer service have a competitive edge.

**IIAMD’s Education Achievements**
- 2019 Excellence in Insurance Education Award - Gold Level
- 2018 Excellence in Insurance Education Award - Gold Level
- 2017 Excellence in Insurance Education Award - Gold Level
- 2016 Excellence in Insurance Education Award - Gold Level
- 2013 Excellence in Insurance Education Award - Bronze Level
- 2012 Excellence in Insurance Education Award - Bronze Level
- 2011 Excellence in Insurance Education Award - Gold Level
- 2010 Excellence in Insurance Education Award - Bronze Level
- 2009-Winner of L.P. McCord Award for ‘Innovative Education Program’
- 2007 – Winner of L.P. McCord Award for ‘Outstanding Education Program’
- 2001-Winner of L.P. McCord Award for ‘Non-Seminar Services’
- 1999 - Winner of L.P. McCord Award for ‘Outstanding Education Program’
- 1999-Winner of L.P. McCord Award for ‘Single Best Seminar’
- 1999-Winner of L.P. McCord Award for ‘Non-Seminar Services’
- 1996-Winner of L.P. McCord Award for ‘Single Best Seminar’

**Need your Insurance License?**
IIAMD’s Property & Casualty Pre-Licensing Course will qualify an individual to take the Maryland Insurance Licensing state examination. We offer our licensing course four times a year. The course is a five day program (Monday-Friday) that runs 9:00am-4:30pm each day. Course fees include your textbook, online exam simulator, course outline & candidate handbook.

**Licensing for Veterans**
Property/Casualty pre-licensing classes offered through IIAMD are FREE to all U.S. Veterans! After you register for one of our courses all that is required is that you send a copy of your current photo I.D. as well as a copy of your DD 214. You may email it to rebekah@iiamd.org.

**Prefer Online Learning?**
IIAMD has partnered with both WebCE and ABEN to bring you over 150 online continuing education courses.

**Mandatory CE Credits**
The mandatory Flood and Ethics Continuing Education Courses are **FREE** to IIAMD members.

*classroom courses offered at IIAMD Headquarters only
The Maryland Young Agents Committee (YAC) is a group within the Independent Insurance Agents of Maryland for agents 40 years or under or agents licensed less than 5 years. As the average age of an agency principal increases, the need to bring in new talent to the independent agency system also increases.

By giving young agents an outlet to share their ideas, learn from their peers and network with agents from across Maryland, the Young Agents Committee adds to the flow of new ideas and shows participants that there is a common ground.

**YAC Goals:**
- Instill professional and ethical behavior
- Promote good community relations and participate in charitable and social events
- Network with other agents in Maryland
- Foster an environment for young insurance professionals to succeed

**YAC Membership Levels**

**Voting Committee:** $50 Membership Fee
A member in good standing of the IIAMD, licensed insurance agent 40 years old or younger or licensed less than 5 years in the state of Maryland.

**Associate Member:** $50 Membership Fee
An Associate member in good standing of the IIAMD, not a Maryland agent or broker, but work in the insurance industry.

**Maryland YAC Officers**

**CHAIRMAN**
Scott Zilber
Belman Klein Associates, Ltd.
(P) 410-730-8242 x 103
szilber@belmanklein.com

**VICE CHAIRMAN**
Michelle Roark, AAI, CRIS, CLCS
Goldborough Insurance Services
(P) 410-377-2111 ext: 117
michelle@goldborough.com

**SECRETARY/TREASURER**
Colleen Dunn, AU, AAI, ACSR, CLCS
Unites States Insurance Services
(P) 410-694-4013
cdunn@usis-tia.com

To see what upcoming events the MD YAC has scheduled or to apply for membership visit www.iiamd.org/YAC

IIAMD Liaison
Kyrsten Langford
(P) 410-766-0600
kyrsten@iiamd.org
Trusted Choice® is the national marketing brand created exclusively for Big “I” members to help consumers understand the value that an independent agent offers. This is not a market access program but a brand that is designed to highlight the strengths of independent insurance agents:

Choice, Customization, and Advocacy.

**Trusted Choice Agent Benefits**

- Licensed use of the consumer tested logo and Pledge of Performance.
- Exposure through national advertising and public relations campaigns.
- Customizable advertising materials.
- Inclusion on the online Agency Locator, so that consumers can find your agency when visiting www.trustedchoice.com.
- Informative consumer articles that can be used in agency newsletters, websites, social media or mailing.
- Customizable press release templates which help garner local press coverage for your agency.
- Syndicated content feed (RSS) for your website or blog.
- Support from many Trusted Choice industry partners.
- Marketing Reimbursement Program - receive up to $500 for co-branding with Trusted Choice.

**Connect to Today’s Consumer**

TrustedChoice.com is unlike any other website currently available to insurance prospects. While some may offer consumer research and rate comparisons, none present the unique combination of benefits found here.

Aside from the ability to evaluate multiple insurance companies, the chance to select an independent agent who’ll advocate on their behalf is an advantage many consumers find irresistible.

**Why Consumers are choosing TrustedChoice.com**

- Tools & filters allow them to find an independent agent that fits their unique needs.
- Personal lines quoting for Auto & Home help form an idea of what kind of pricing they can expect.
- Exhaustive resources for research on specific lines of insurance.
- Engaging blog written by trusted internet authors.
- Educational content to help consumers

Maryland agents can become Trusted Choice Agents by joining the Independent Insurance Agents of Maryland (IIAMD) and agreeing to the Trusted Choice Pledge of Performance.

IIAMD TRUSTED CHOICE CHAIRMAN
Jerry Nicklow
Jerry@huffinsurance.com
410-647-1111
Top Five Reasons to Purchase Your Agency’s Professional Liability from the Big “I”

1 - You’ll secure superior coverage to protect your agency.
   Working with our partners at Swiss Re Corporate Solutions, we have created superior coverage backed by a claims team that is unmatched to protect and defend your agency.

2 - You’ll gain access to exclusive risk management resources.
   Our risk management resources include an exclusive, comprehensive risk management website with practical information and tools to help your agency avoid common preventable errors, as well as newsletters and risk management webinars on emerging and timely risk management topics.

3 - You’ll enjoy superior service from Big “I” state associations.
   The Big “I” Professional Liability program is administered by the talented state program managers who know your marketplace, know your business and provide superior customer service.

4 - The program is designed by agents, for agents.
   A Professional Liability Committee comprised of Big “I” members oversees the program. This allows independent agents to make recommendations on program enhancements to meet the ever-changing market needs.

5 - Your purchase supports Big “I” advocacy to protect your interests.
   Ours is the only P-C insurance agents & brokers E&O program in the marketplace that contributes a percentage of every premium dollar to the funding of important advocacy efforts of independent agents.

Two policy forms filed on a Risk Purchasing Group (RPG) basis exclusive to Big “I” Members:

Swiss Re

Swiss Re has been the nationally endorsed carrier of the Big “I” Professional Liability program for over 30 years and has created the strongest coverage form in the marketplace. As the largest writer of agents E&O insurance in the country, Swiss Re addresses the needs of traditional Property & Casualty and Life & Health agencies as well as Clusters, Alliances, and agencies with operations extending beyond the traditional sales & servicing of insurance products.

Allianz

The new Allianz PRO GARD® insurance agents E&O policy was developed on a risk purchasing group basis exclusively for Big “I” members. With more than 25 years of experience, Allianz (formerly known as Fireman’s Fund) is an industry leader in providing liability coverage for agents & brokers against errors and omissions.

Just want Excess E&O coverage? Look no further! Coverage is provided by First Specialty Insurance Corporation, a member of Swiss Re Corporate Solutions (rated A+ by A.M. Best), and is available exclusively to Big “I” members. Underlying E&O must be with an approved carrier, which includes: Utica Mutual, Allianz, Safeco, Darwin, Indian Harbor, Great American, National Union, CNA & Liberty.

Penn National Agent’s Umbrella Program

Key Features:
- Commercial Umbrella coverage built to automatically include Agents/Brokers E&O
- Marketed exclusively through producer associations
- Designed to accept agents and brokers with a broad range of producer activities
- Competitive pricing
- Up to $20M limits available
- Coverage for Agents/Brokers built to follow form over standard primary E&O policy coverages
- Minimum primary coverage required GL/BOP and Agents/Brokers E&O

Coverage Can Include:
- Excess Employers Liability in all states other than NY
- Excess Employee Benefits Liability
- Mutual Fund or Variable Annuities coverage

Options to Include:
- Up to $5M Personal Umbrella limits for entity principals (except TX and WI)
- Up to $2M excess EPLI limits
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.

Data Breach Coverage is now available exclusively to Big "I" Maryland members. The Beazley Breach Response® policy was created & tailored to the needs of independent agents. Coverage is provided on a Non-Admitted basis through Beazley syndicates at Lloyds with premiums as low as $250.00*.

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

To request a Cyber Liability quote for your agency, complete the Cyber Liability Application & MD Surplus Lines Disclosure found at www.iiamd.org/cyber and email it to Rebekah Langford at rebekah@iiamd.org.

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.
Group Term Life Insurance
The Big "I" Group Term Life insurance program not only can provide coverage for final expenses but also can help with a variety of other family needs. Life insurance can be used for estate settlement, probate costs, mortgage pay off, college expenses and payment of medical expenses to name a few. The program offers guaranteed issue (with certain requirements being met), a variety of plan alternatives to fit your agency’s needs, coverage for spouse and children and optional coverage for employees. For more information please click here to download our brochure.

Group Long Term Disability
Protect your greatest asset – your ability to earn a living! The Big "I" Long Term Disability program offers guaranteed issue (with certain requirements being met), up to $10,000 per month in benefits, a variety of plan alternatives to fit your agency’s needs, special benefits for residual disability, your choice of waiting periods and waiver of premium. For more information please click here to download our brochure.

Group Short Term Disability
The Big "I" Short Term Disability program protects you from loss of income during an illness or accident that prevents you from working. The program offers guaranteed issue (with certain requirements being met), up to $650 in weekly benefits and a variety of plan alternatives to fit your agency’s needs. For more information please click here to download our brochure.

Group Dental and Vision Insurance
The Big "I" Dental program offers two levels of coverage, basic and enhanced, with an extensive list of in-network preferred provider dentists. Also offering options for out-of-network coverage and orthodontic services. For more information, please click here to download our brochure.

Big "I" Retirement Services
IIABA Support
With over 25 years in the retirement business, the Big "I" serves as a strong advocate for participating agencies. Whether it concerns a complicated transition from another provider, or perhaps a sale of the agency, we know your business, understand your market, and can grasp your needs.

THE BIG "I" ADVANTAGE
Aside from the fact that independent agents like you are the only clients we serve, there are some other advantages that make us different. Consider:

Quality Investments
Participants have their choice of several investment options that cover the risk/reward spectrum. Investments are closely monitored, and are offered at institutional pricing and rates. Check out the current fixed rate.

State-of-the-Art Administration
All aspects of the plan are bundled, including form filings, quarterly statements, document maintenance, enrollments, and transition support. One low fee pays for complete plan services, so you can focus on running your agency instead of diverting resources to managing the plan.
Having trouble deciding which retirement plan is right for you or your agency? Big "I" Retirement Services is here to help you choose which plan best meets your circumstances. We’ve worked with more than 1,000 agencies to help them achieve their retirement goals.

Roll Over Your Plan and Save

Our advisers are available to all IIABA members to provide consultation on existing and new plans alike at no cost or obligation. At Big "I" Retirement Services, we consider you a member first, and a client second. Whether we’re building a new plan for your agency from the ground up or simply rolling over your existing plan in order to save you money with our low administrative fees, we strive to make your experience with us pleasant, professional, and hassle-free.

A Plan for Every Need

Whether your goal is to maximize owners' contributions, lower your agency’s tax burden, or retain key employees, our retirement professionals can tailor and customize a plan to fit your needs.

Big "I" IRA Program

The Big "I" IRA Program offers Traditional IRAs, Roth IRAs and IRA plans such as SIMPLE IRAs and SEP IRAs. Administrative services are provided by The IRA Center and investments are offered from a variety of fund families including the Prudential Guaranteed Income Fund. With great program features such as no minimum balance requirements, no front or back end sales charges and no market rate adjustments for transfers between funds, the Big "I" IRA Program is designed to offer maximum flexibility at a competitive cost.

Big "I" MEP 401(k) Plan

The Big "I" MEP 401(k) Plan is sponsored by Big "I" Retirement Services, LLC. Big "I" Retirement Services, LLC has partnered with national firms to provide a unique member only plan that simplifies plan sponsors administrative responsibilities while limiting your fiduciary exposure. By partnering with Mesirow Financial, a 3(38) fiduciary and MVP Plan Administrators, a customer service oriented record-keeper, the Big "I" MEP 401(k) Plan is designed to maximize cost savings and our unique association design.

Virtual Risk Consultant

The Big I Advantage® Virtual Risk Consultant powered by Rough Notes (“VRC”) is a powerful online client service resource tool that no Big "I" member should be without. VRC has useful information for all positions in the agency from the agency principal to the CSR and will increase the professionalism of the agency, leading to increased sales. Agency staff will be more knowledgeable about client/prospect operations and the VRC’s commercial and personal lines risk exposure analysis process offers a systemic approach to:

- Understanding the client’s operation with overviews for more than 650 business classes and personal lines risks
- Identifying client exposures with customizable client surveys/questionnaires,
- Creating thorough customer proposals with information pertinent to their operation and a glossary of insurance terms,
- Prudently documenting customer files with signed coverage checklists.

<table>
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<tr>
<th>Agency Size</th>
<th>Annual Subscription</th>
<th>4-year Subscription</th>
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<tr>
<td>Up to 15 users per agency</td>
<td>$250</td>
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<tr>
<td>More than 15 users per agency</td>
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<td>$1,550</td>
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Coverage for Your Clients

Big "I" Markets

Big "I" Markets is an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments and competitive commissions. What can you access? A suite of top tier products including affluent homeowners, bonds, commercial packages, habitational, non-standard homeowners.

Benefits of Big "I" Market

- Ownership of expirations
- No initial access or termination fees
- No obligation to submit other accounts
- EFT commission payments
- Only one login needed to access all programs
- Weekly e-newsletter featuring product knowledge and special interest pieces
- Doing business with Big "I" Markets supports your state association

Current markets available in Maryland: (As of July 3, 2019)

**Commercial Markets**

- Bonds - Bid, Contractor, Performance, Surety
- Commercial Auto - Monoline
- Commercial Lessor's Risk
- Community Banks Business Insurance Program
- Cyber Insurance - Coalition
- Cyber Liability - Small Business Solution
- Cyber Liability and Cyber Crime (Wrap+)
- Directors & Officers Liability (Wrap+)
- Employment Practices Liability - Wrap+
- Fidelity/Crime - Wrap+
- Flood - In, Above & Outside NFIP!
- Habitational - Apartment Program
- Habitational - Condominium Program
- Highly Protected Risks
- Pollution Contractors - Farms-USTs-Other
- Real Estate Agents / Property Manager E&O
- Small Commercial Markets - Travelers, Chubb & CNA
- Wrap+ Executive Liability for Private Companies

**Personal Markets**

- Affluent Package - Chubb and AIG
- Auto & Home - Standard Markets
- Flood - In, Above & Outside NFIP!
- Home Business Insurance
- Jewelry
- Non-standard Homeowners, Renters, Condominium, Rental Dwellings, Vacant Dwellings
- Personal Articles Floater
- Personal Excess Policy
- Personal Umbrella Policy
- Recreational Marine
- Recreational Vehicles
- Travel Insurance

Questions?
Contact bigimarkets@iiaba.net or call (703) 647-7800.
Coverage for Your Clients

Personal Umbrella & Home Business Insurance Policy

**Personal Umbrella Policy**

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.

**Endorsed Market - RLI PUP**

- Limits up to $5 million available
- 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.

**Home Business Insurance Policy**

A necessary policy for the new cottage industries. This policy is underwritten by RLI and provides basic property coverage and liability coverage for persons operating businesses from their homes (excluded on their homeowners policy).

**An RLI Home Business Insurance Policy Includes:**

- Coverage for theft or damage to your business property (inventory and equipment!),
- Liability coverage for clients visiting your home on business, and
- Liability coverage away from home if others' property is damaged.
- Premiums starting at just $150, for certain businesses.

**Highlights of the form Include:**

- Up to $1,000,000 in business general liability coverage, both on and off the residence premises.
- Up to $100,000 in business personal property limits for protection at home and while temporarily off premises.
- A standard $250 deductible.
- Up to $5,000 per person for medical payments to customers or vendors injured on your premises.
- Optional coverages for money and securities.
- Available in all states and the District of Columbia, regardless of the carrier providing your homeowner coverage.
Coverage for Your Clients

Other Coverage for Your Clients

Big "I" Flood Program

Selective Insurance, the Big 'I’ endorsed WYO offers primary NFIP policies with ease of doing business, competitive commission and the latest technology for quoting, placing and servicing of flood insurance. With expert and dedicated staff at the Big "I" and Selective Flood Operations in Branchville, NJ, we are able to help the agent through the entire sales process as well as provide the underwriting and claims handling necessary to retain the business.

Selective offers a state of the art processing system to make the policy quoting and issuance quick and seamless. In addition, Selective offers free flood zone determination and market access for excess flood coverage.

Selective offers a state of the art processing system to make the policy quoting and issuance quick and seamless. In addition, Selective offers free flood zone determinations and market access to excess flood coverage.

Selective Advantages:

- Expertise on both Personal and Commercial Flood
- Instead of a TPA call center, Selective offers direct access to dedicated and skilled underwriters, assigned individually to each agency
- Localized and experienced flood territory managers with intimate knowledge of flood insurance
- Competitive commission structure
- An enhanced quoting and policy issuance system
- On site book roll-over assistance
- Carrier appointed claim adjusters and in-house claim examiners used following a flooding event
- Notifications of important NFIP program changes
- Free, guaranteed Zone Determinations
- Access to free customizable marketing materials and campaigns
- Participating support to Big “I” advocacy efforts on Capitol Hill

Quick facts about Selective:

- A top 10 WYO company
- 35th largest P&C company
- Rated A (Excellent) or better by A.M. Best Company, Inc. since 1930
- $1.88 billion net premium written in 2014
- A regional carrier with national capacity for flood
- Trusted Choice® company partner

Cyber Coverage for Your Clients

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.

Log in to www.bigimarkets.com and select Cyber Insurance – Coalition.
Other Benefits

The "Maryland Messenger"

IIAMD’s bi-monthly newsletter, contains concise, up-to-date, insurance Information on all phases of our businesses including regular columns regarding education, local activities, etc.

Editor: Shelley Arnold, CPCU
Graphic Designer: Maritza Dintino/ CraftColor Printing
For advertising opportunities, please contact: Rebekah Langford at rebekah@iiamd.org or 410-766-0600

What’s in the Big "I" Virtual University?

- 17,000 pages of in-depth and expertly vetted articles, checklists and white papers.

Topics Include:
> How to Start An Agency
> Agency Management
> Personal, Commercial & Life/Health Insurance coverage and claims issues
> Talent Recruitment and Development

- Virtual University Webinars—Live webinars and an on demand replay catalog is available and organized by line of business to help drill down to the area that you prefer to explore.

- VUpoint is the Big 'I' Virtual University’s free biweekly e-newsletter. It is sent to thousands of subscribers across the U.S. and Canada and to individuals in more than 70 other countries

- ASK AN EXPERT—50 TOP-NOTCH insurance professionals ready to find the solution you need when you can’t find it online.

InVest

InVEST is a 501(c)(3) education foundation that develops a diverse pool of insurance professionals and informed consumers by educating high school and community college students on careers in insurance, financial services, and risk management and encourages them to pursue careers in the industry. Many companies and agencies are taking advantage of the InVEST graduate pool, hiring skilled insurance staff. Agents, companies and state associations are truly the key to the success of the program offering time and resources launching this program in their hometown. By participating in InVEST you are molding the future of the industry and creating smart insurance consumers.

Contact Deborah Pickford, InVEST Executive Director at Deborah.Pickford@iiaba.net or 800-221-7917 to learn how you can help perpetuate the industry today.
Agents Council for Technology (ACT)

ACT has become an industry leader in helping independent agencies, carriers, and vendors implement innovative technologies and workflows. Our mission is to bring all independent agent & broker distribution stakeholders together to advance the use of the most effective agency workflow technologies which enhance productivity, sales & marketing, service, and security. IA agents & brokers, carriers, vendors, user groups, associations, and consultants all participate on ACT work groups and in our two in-person ACT Meetings.

An IIABA program, ACT focuses on strategic trends and drives improvements to the customer experience, using virtual work groups and in-person meetings. We provide recommendations & best practices, webinars, and videos that can be used by all of our stakeholders, each of which have an equal voice.

IIAMD ACT CHAIRMAN
Nancy Nicklow, CPCU, AAI, CRIS
nancy@huffinsurance.com or 410-647-1111

www.Independentagent.com/ACT

CONTRACT REVIEWS

Don’t sign on the dotted line before IIABA’s legal team has had the opportunity to review the contract. Send the contract to us for review. If the company has already been reviewed, we will email it to you!

Rebekah Langford, rebekah@iiamd.org or 410-766-0600

CREATE YOUR DREAM TEAM!

Does the thought of hiring a new employee leave you overwhelmed? Are you seeing turnover, or posting a job, but just aren’t finding the “right” person? You’re not alone. According to the Agency Universe Study 44% of independent insurance agency owners say finding qualified new recruits is their top challenge.

Find the right recruits with Big "I" Hires, a one-stop resource for independent insurance agencies to identify, hire and assess top-performing Producers and CSRs.

Find Your Next Top Employee: BigIHires.com

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Big "I" members may now receive exclusive discounted pricing from the industry’s #1 esignature solution, DocuSign. DocuSign is used to accelerate transaction times to increase speed to results, reduce costs, improve customer service and reduce E&O exposure. Learn more at www.docusign.com/iiaba.

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Make the most of your IIABA membership and save up to 34% on UPS shipping services, plus 50% off select services for up to four weeks after you enroll. To sign up and start saving today, visit savewithups.com/IIABA or call 1-800-MEMBERS (1-800-636-2377) M-F 8 a.m. – 6 p.m. EST. Click here for details on Introductory Program discounts.

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* These programs are not endorsed by the Independent Insurance Agents of Maryland