



2023-2024 PRODUCT GUIDE

No fees. No minimums. Own your expirations.



PLUG INTO THE POWER OF BIG "I" MARKETS

> [BIGIMARKETS.COM](https://www.bigimarkets.com)



EXPAND YOUR AGENCY'S REACH

- **AFFLUENT PERSONAL LINES**
- **AUTO & HOME**
- **BONDS**
- **COMMUNITY BANKS**
- **CYBER LIABILITY**
- **EXECUTIVE RISKS**
- **FLOOD**
- **HABITATIONAL**
- **IN-HOME BUSINESS**
- **JEWELRY**
- **LIFE**
- **PERSONAL UMBRELLA**
- **REAL ESTATE AGENTS/PROPERTY MANAGER E&O**
- **SMALL COMMERCIAL**
- **“TOYS”**

AFFLUENT PERSONAL LINES

Big "I" Markets offers four carriers writing homeowner and companion automobile, valuable articles and umbrella for the high-net worth market.

The Chubb logo is displayed in a bold, orange, sans-serif font. The letters are spaced out, and a registered trademark symbol (®) is located at the top right of the final 'B'. The logo is centered within a white rounded rectangular box that has a subtle orange glow or shadow effect.

\$500,000 minimum property limit. Key policy features include:

- Replacement cost on contents and extended replacement cost on home
- Identity fraud included
- Total loss settlement option
- Credit/bank card coverage up to \$10,000
- On premises business property coverage up to \$10,000
- Unlimited ordinance and law coverage
- Unscheduled jewelry coverage up to \$5,000
- Unscheduled silver coverage up to \$7,500
- Complimentary property appraisal included with each account
- Optional water/sewer back up coverage available in some states
- Optional family protection coverage
- Optional employment practices liability coverage
- Optional cyber protection coverage

Chubb affluent products are available in all states, though territorial limitations may apply.

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

AFFLUENT PERSONAL LINES



\$1,500,000 minimum property limit. Key policy features include:

- Guaranteed replacement cost
- Replacement cost cash out option
- Back-up of sewers and drains
- Business property up to \$25,000
- Deductible waiver of large losses
- Optional primary flood available (in preferred flood zones X,B,C)
- Optional equipment breakdown available
- Optional fraud safeguard coverage
- Optional household safeguard coverage
- Optional identity fraud restoration expenses, ATM robbery, financial fraud, embezzlement or forgery available
- Optional traumatic threat or event recovery available
- Optional green rebuilding expenses available

AIG affluent products are available in all states, though territorial limitations may apply.

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

AFFLUENT PERSONAL LINES



\$200,000 minimum property limit. Key policy features include:

- Guaranteed replacement cost
- No prohibited dog breeds
- Diving boards, pool slides, trampolines allowed
- Properties in protection classes 9 and 10 allowed
- No acreage maximum (no commercial exposure)
- LLC and trusts ownerships allowed
- Optional water backup available
- Home share endorsement available

Openly affluent homeowner policies are available in AL, AZ, GA, IL, IN, KS, KY, MA, ME, MO, MS, NH, NM, OK, OR, PA, SC, TN, and WI. (No automobile or umbrella is available in any state.)

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

AFFLUENT PERSONAL LINES



\$1,000,000 minimum property limit. Key features include:

- Replacement cost coverage
- Flexible claim settlement options
- Home systems protection
- Service line protection
- Coverage for sewer and drain backups
- Large deductible waiver
- Identify theft expense coverage
- Loss mitigation resources and claim benefits
- Automatic coverage for trusts and LLCs
- Optional employment practices liability
- Optional non-profit directors and officers

Vault will Consider:

- Properties in the course of construction
- Homes in unprotected fire protection classes
- Accounts with prior losses
- Short term rental risks

The Vault affluent program is available to registered members in CT, DC (No Auto), DE, MA (No Auto), MD, ME, NH, NJ, NY (Non-Admitted only), PA, RI, VA, VT.

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

AUTO AND HOME

Big "I" Markets offers members access to standard personal lines carriers. Coverages include homeowner, automobile and umbrella. Some carriers also offer companion valuable articles, watercraft, recreational vehicles, mobile home and rental exposures.

Carriers and availability currently include:



Foremost Signature

Homeowner, automobile, valuable articles coverage available

- Named Peril or Comprehensive Coverage options
- Actual Cash Value and Replacement Cost valuation options
- Extended replacement cost available with RC valuation.
- Guaranteed rebuild extension
- Optional home share endorsement
- Optional service line coverage
- Optional equipment breakdown/home systems coverage

Coverage is available in all states except AK, CA, DC, DE, FL, HI, LA, MI, and SC. Geographic limitations may apply.

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

AUTO AND HOME



Safeco

Homeowner, automobile, umbrella, valuables, watercraft and RV

- Four homeowner policy levels to meet needs of customers' varying needs.
- Premium discounts for multiple policies, claim-free, billing plan, burglar alarm and sprinkler system
- Single loss deductible, waiving deductibles of other Safeco policies in single loss
- Optional increased cost of construction endorsement
- Optional equipment breakdown coverage
- Optional home warranty
- Optional service line
- Optional identity recovery
- Optional personal offense coverage

Coverage is available in all states except: CA, DC, DE, FL, HI, ME, NJ and RI. Geographic limitations may apply.

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

AUTO AND HOME



Openly

Homeowner product only available

- Guaranteed replacement cost up to \$5,000,000 value
- No prohibited dog breeds
- Diving boards, pool slides, trampolines exposures acceptable
- Properties in protection class 9 and 10 allowed
- No acreage maximum (though no commercial exposures)
- LLC and trusts ownership permissible
- Full water and sewer backup available
- Home share endorsement available

Coverage is available in AL, AZ, GA, IL, IN, KS, KY, MA, ME, MO, MS, NH, NM, OH, OK, OR, PA, SC, TN, and WI. Geographic limitations may apply.

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

AUTO AND HOME

The Progressive logo is displayed in a bold, italicized, blue sans-serif font. The word "PROGRESSIVE" is followed by a registered trademark symbol (®). The logo is centered within a white rounded rectangular box that has a subtle drop shadow.

Progressive

Progressive provides members access to the following lines through Big "I" Markets.

- Automobile
- Watercraft
- ATV's
- Renters
- Mobile/Manufactured Homes

Automobile and watercraft coverage is available in all states except AK, HI and MA.

Renters is available in all states except AK, HI and WY.

Mobile/Manufactured homes is available in AZ, ID, IL, IN, IA, MN, MS, MT, NE, OH, OR, PA, UT and WI only.

Territorial and geographic underwriting restrictions may apply.

Log into www.bigimarkets.com for more information including risk eligibility, underwriting guidelines, submission process and more.

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 insurance agencies around the country needing occasional or regular help placing bonds for their clients.

Ranging from "standard" to "specialized" surety markets, Goldleaf offers an extraordinarily wide range of capacity by size and trade. With more than two dozen A-Rated surety markets, Goldleaf targets all 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. 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. Log into www.bigimarkets.com and select Bonds – Bid, Contractor, Performance, Surety to access it.



COMMUNITY BANKS

Travelers SelectOne® for Community Banks offers one of the premier portfolios of protection in the industry and is delivered by a team of experts dedicated to serving community banks. Available coverages include:

- Directors and officers liability, with excess directors and officers individual coverage
- Employment practices liability¹
- Bankers professional liability²
- Trust errors and omissions liability
- Lender liability
- Fiduciary liability
- Financial institution bond
- Kidnap and ransom
- General liability, auto liability and physical damage as well as workers compensation and property, including foreclosed and trust properties³
- Internet liability protection
- A variety of coverages for e-business exposures

Travelers SelectOne® is endorsed by two national banking associations: Independent Community Bankers of America and America's Community Bankers.

Login to www.bigimarkets.com and select "Community Banks Business Insurance Program" to learn more.

1 Coverage not available in the state of Vermont

2 Coverage not available in the state of Vermont and New York

3 Coverage for foreclosed properties not available in Virginia

CYBER LIABILITY

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. Technology E&O and Excess Cyber Liability is also available.

Product features include:

- Free Cyber Risk Assessment included with each quote.
- Comprehensive and unique industry-first coverages
- Employee security awareness training
- 24/7 in-house incident response team
- Incident responders, forensic specialists and security engineers respond in minutes – not days.
- Claims team includes privacy attorneys, breach coaches and others to help navigate recovery process.
- Agent resources to aid in the sale of products.
- No minimum premium - Quote limits as low as \$25,000 or as high as \$15,000,000
- Quote and bind in minutes using online portal
- Simple application
- Bulk quoting available for 50+ risks
- Work directly with the underwriters
- Admitted & non-admitted coverage available
- Agency billed

Login to www.bigimarkets.com and select “Cyber Insurance – Coalition” to learn more.



Coalition™

EXECUTIVE RISKS

Big "I" Markets Partner Coalition offers a suite of Executive Risk coverages. This Admitted product is written through Zurich American Insurance Company, A+ rated by AM Best. All feature Coalition's resources including:

Data-driven Underwriting

Coalition's online quoting platform integrates real-time financial, legal, and regulatory information to create bindable quotes in just five minutes.

Broker Resources

Access an online library of tools and resources including policy comparisons, claims calculators, educational material, and more to help bring unique insight and value to every client.

Mid-term Alerts

Stay ahead of your clients' changing coverage needs with Coalition's mid-term notifications. Coalition actively monitors all policyholders to identify midterm changes such as a change in control due to an acquisition.

Policyholder Risk Management Tools

Offer your clients value beyond their policy with comprehensive risk management resources, including access to a pre-claims hotline, employee handbook template, termination guide, salary benchmarking and more.

Eligibility and availability:

Crime – up to 250 employees available in all states except AK and KY

Directors and Officers Liability – up to \$250 million assets available in all states except AK and KY

Employment Practices Liability – up to 250 employees in all states except AK, CA and KY

Fiduciary Liability – up to \$250 million in plan assets available in all state except AK and KY

Login to www.bigimarkets.com and select “Executive Risks – Coalition” to learn more.



Coalition™

FLOOD



Big "I" Flood's partner Selective offers a unique and unparalleled approach to servicing flood customers nationwide. Selective has maintained a financial strength rating of A or better by A.M. Best Rating Services for more than 90 years. As 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. Selective does not utilize third-party vendors for their underwriting, customer service, sales or claims examination to respond to your customer's 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.

State-of-the-Art Tools

Offering an easy to use, state of the art flood system, 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.

Big "I" Flood Benefits

Agents writing business with Selective Flood through Big "I" Flood will receive a package of benefits. These enhancements take the Big "I" Flood program with Selective to a whole new level.

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



HABITATIONAL

MiddleOak Specialty® specializes in multi-family insurance for apartments and community associations across the country. All products and programs are offered through A.M. Best rated A+ (or greater) Admitted carrier partners.

Big "I" Markets eligibility for these products is limited to certain zip codes. Please email Big "I" Markets Senior Underwriter [Claire McCormack](#) for zip code eligibility. Eligibility is subject to change without notice so please check prior to each submission.

WORLDS APART® APARTMENT PROGRAM

Eligible properties include:

- Independent senior housing
- Student housing (off campus, privately owned, no freshmen, fraternities/sororities)
- Tax credit programs
- Affordable housing
- Market rate apartments
- Rental condos
- Mixed apartments office/mercantile

Log in to Big "I" Markets and select Habitational-Apartment Program for additional eligibility criteria.

The Worlds Apart - Apartment Program is currently available to member agents in AR, AZ, CT, DE, IA, ID, IN, KY, MA, MD, ME, MI, MO, NC, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI however availability is limited to certain zip codes. Additional geographic limitations may apply.

CAPSURE® COMMUNITY ASSOCIATION PROGRAM

- Condominium associations
- Homeowners associations

The CAPsure® - Community Association Program is currently available to member agents in AR, AZ, CT, DE, IA, ID, IN, KY, MA, MD, ME, MI, MO, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI however availability is limited to certain zip codes. Additional geographic limitations may apply.

Log in to www.bigmarkets.com and select "Habitational-Condominium Program" for additional eligibility criteria.

MIDDLEOAK 

Making Insurance Right.®

IN-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

RLI[®]
DIFFERENT WORKS



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

JEWELRY

Jewelry insurance is only as good as the company standing behind it. That's why Big "I" Markets has partnered with Jewelers Mutual Insurance 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 stand-alone 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
- Protection includes worldwide travel
- Works to replace, not just reimburse
 - Replaced with same kind and quality, not similar kind and quality
 - Flexibility to work with trusted jeweler of choice
- Protects premium
 - Jewelry claim is not connected to any existing coverage
 - Reduces stress on homeowners' policy

Help clients apply for worry-free jewelry coverage today by logging into www.bigimarkets.com and selecting "Jewelry Insurance" to gain access to the Jewelers Mutual quote platform.



LIFE

Looking to increase the life side of your business without increasing your staff?

Through the Big "I", you have access to Crump Life Insurance Services and its relationships with multiple insurance carriers to provide you with a competitive advantage in the marketplace. Crump closely partners with the carriers in their portfolio to offer a product suite with the depth necessary to meet almost any client need. Crump's team includes dedicated associates with many years of experience in the marketplace to support you.

Products written include:

- Life
- Annuity
- Disability
- Long term care
- Specialty markets

Services include dedicated sales and case management and an industry-leading website.

Our Crump team offers you the ability to take advantage of seasoned insurance professionals to assist with detailed fact finding, total case design, and support with clients at the point-of-sale. In addition to the vast Crump resources and web site, you can now provide a complete value-added service to your clients!

Learn more by logging into [Big "I" Markets](#) and selecting "Crump Life Insurance Services" located under the Offline Products section.



PERSONAL UMBRELLA

The RLI Personal Umbrella Program provides stand-alone umbrella protection for the insured and members of their household. The policy may be written either in the name of an individual, in the names of both spouses, or in the names of two unrelated individuals as long as they reside in the same household. The insured's spouse and members of the insureds household who are relatives or are in the insureds care and custody are insured under the policy.

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/automobile insurer
- New drivers accepted - no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature and credit card payment options
- Immediate coverage available in all 50 states plus D.C.

RLI[®]
DIFFERENT WORKS



Contact Your **BIG i** State Administrator Today!
PERSONAL UMBRELLA.

REAL ESTATE AGENTS/PROPERTY MANAGER EO

Our carrier partner Travelers was the first company to offer error and omissions liability protection to real estate agents and brokers consistently since 1956. Travelers 1st Choice® for Real Estate Professionals provides professional liability protection for claims or suits resulting from real estate agent or broker professional services.

Coverage is specifically designed to offer protection to real estate professionals for the array of emerging exposures they face and can help protect your firm against losses resulting from negligence, errors and omissions in the performance of professional services. This errors and omissions policy can be tailored to fit your client's business needs.

Key Policy Benefits:

- Network and information security offense coverage
- Bodily injury and property damage coverage
- Crisis event expense reimbursement coverage
- Claim services and pre-claim assistance

As part of the real estate professional liability insurance coverage, Travelers provides a broad array of risk management resources to assist in proactively mitigating legal liability exposures including a risk management helpline which provides up to a one-hour consultation with a premier professional liability defense firm. This helpline provides confidential, knowledgeable, expert resources on a wide range of risk management topics.

Real Estate E&O is available to members nationwide except CA, HI, and LA. Login to www.bigimarkets.com and select "Real Estate Agents/Property Manager E&O" to learn more.

SMALL COMMERCIAL

Big "I" Markets brings you a robust selection of small commercial providers with access to admitted and non-admitted markets for Business Owners Policy, Workers' Compensation, Commercial Automobile (including monoline), Commercial Umbrella and Commercial Vacant Buildings.

More than 500 business classes across the following industries are eligible, including:

- Artisan Contractors
- Clubs and associations
- Cultural institutions
- Financial services
- Healthcare
- Lessors Risk (can depend on tenancy)
- Real estate
- Restaurants
- Retail stores
- Service businesses
- Technology
- Wholesale businesses

CARRIERS

BERKLEY

CHUBB

CNA

TRAVELERS

PROGRESSIVE

Login to www.bigimarkets.com and select "Small Commercial" to learn more.

“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**

Progressive provides coverage for motor homes with an original cost new value up to \$500,000. Also eligible are travel trailers, fifth-wheel trailers, pop-up trailers, truck-mounted campers as well as snowmobiles, motorcycles and jet skis.

Progressive RV is available in all states except AK, HI, MA and MI

Safeco provides coverage for motor homes with an original cost new value up to \$1.0 million. Also eligible are travel trailers, fifth-wheel trailers, pop-up trailers, truck-mounted campers, toy haulers and professionally manufactured bus conversions as well as motorcycles.

Safeco is available in all states except AK, DE, HI, ME, NJ, NH, RI and DC.

Log in to www.bigimarkets.com and select “Recreational Vehicles” to learn more.

Chubb Masterpiece products offer privately owned watercraft for personal use on a monoline basis under three eligibilities.

- Boats 35' or less
- Yachts 36' and greater
- Yachts \$3,000,000 +, 70' + with full-time captain

Coverage is available countrywide though territorial limitations may apply.

Log in to www.bigimarkets.com and select “Recreational Marine” to learn more.

CHUBB®

Safeco Insurance™
A Liberty Mutual Company

PROGRESSIVE®

You're an independent agent.



Do you trust your pit crew?

Big "I" Professional Liability and Swiss Re Corporate Solutions are jointly committed to providing Big "I" members with leading edge agency E&O products and services. IIABA endorses Swiss Re Corporate Solutions' comprehensive professional liability program.

Prevent.

Our exclusive risk management resources help your agency avoid making common preventable mistakes.

Protect.

Our superior coverage through Swiss Re Corporate Solutions and our experienced claims teams are in your corner in the event of a claim.

Prosper.

When you know you have the right agency E&O protection, you can focus on growing your most important asset—your business.

VISIT [INDEPENDENTAGENT.COM/EO](https://www.independentagent.com/eo)



Insurance products underwritten by Swiss Re Corporate Solutions America Insurance Corporation, Kansas City, MO.

Choosing your 401(k) plan partner should feel like this.



**When it comes to securing your future,
there's no room to miss the mark.**

The Big "I" MEP 401(k) Plan was designed with our Big "I" members' needs in mind. By capitalizing on our collective size, the Big "I" assembled a line up of best-of-breed retirement providers usually only available to Fortune 500 companies.

With the Big "I" MEP 401(k) Plan, members experience all the benefits of an unbundled plan without having the stress of managing the providers. Big "I" Retirement Services, in conjunction with our administrator, serves as a gatekeeper and provides members with one main point of contact for the operation of your plan.

The MEP is a top-tier 401(k) plan with low cost mutual funds, competitive administrative costs, cutting edge educational tools and plan consulting. Learn how our plan compares; contact us for a complimentary consultation today. Participation in our plans is available exclusively to Big "I" members.



www.iiaba.net/Retirement



GREAT BENEFITS ARE MUSIC TO THEIR EARS.

Your team works hard for you. So protect them with wonderful employee benefits that work hard for them, available exclusively through your membership with the Big “I.” Guaranteed issue is available to groups of two or more with specific requirements being met. Choose from:

- ▶ **Group Life Insurance**
- ▶ **Group Short-Term Disability**
- ▶ **Group Long-Term Disability**
- ▶ **Group Dental**
- ▶ **Group Vision**

Contact IIABA’s Christine Munoz at christine.munoz@iiaba.net.

WWW.INDEPENDENTAGENT.COM/EMPLOYEEBENEFITS

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 an appointment with our team. Contact Nics Lopez (nics.lopez@iiaba.net) for a walkthrough of our submission process and to ask any questions you may have about our products and platform.

Interested in Broker of Record and Book Rolls with Safeco or Foremost Signature? To discuss further, reach out to Nancy Doherty at nancy.doherty@iiaba.net.

FURTHER READING:

- [WHAT IS BIG “I” MARKETS?](#)
- [A STEP-BY-STEP GUIDE TO ONLINE REGISTRATION](#)
- [ADDING YOUR LICENSE NUMBER TO BIM](#)

QUESTIONS? WE ARE HERE TO SERVE YOU.

[CONTACT OUR TEAM](#) or visit WWW.BIGIMARKETS.COM.