

TWO FOR TUESDAY from Big "I" Markets

IS BLACK FRIDAY TURNING GRAY, WHAT CAN DOCUSIGN DO FOR YOU & RIVIERAS AND CHARGERS

IS BLACK FRIDAY TURNING GRAY?

The Thursday after Thanksgiving is so named Black Friday because it is the day retailers traditionally switch from red ink to black. The following Cyber Monday is the day huge online deals are offered. Some merchants claim half their yearly sales occur between Thanksgiving and Christmas. This year however may be the beginning of the end of Black Friday and Cyber Monday as large scale events. Savvy shoppers know retailers now offer deep discounts and deals throughout the weeks before Christmas and they don't have to elbow through massive crowds to get them. This year Black Friday traffic was down about 5% and sales were off by 11%.

All this doom and gloom talk doesn't mean people will buy less this season, just that that they may not pay as much. In fact, the next couple of weeks may offer the best time to get great deals as retailers panic over lower than expected sales. But remember, buying a \$3,000 diamond necklace for \$1,200 doesn't mean it will appraise for \$1,200. Getting a great deal has little to do with the cost of replacing it. Now would be the time to remind your clients that if they plan to give expensive gifts this season and throughout the year they need to make sure they are properly covered.

Coverage is available on a personal and commercial basis for a diverse range of risks including fine arts, jewelry, antiques, silverware, coins & stamps, memorabilia, gun collections, fine wine, musical instruments as well as other collectibles.

We can do things other programs can't do! Find out how we can help round out your accounts with a great product, tailored coverage and superior service by logging into Big "I" Markets and selecting Standalone Fine Arts & Valuable Articles from the personal lines or commercial lines menus.

SPECIAL FEATURE:

What Can DocuSign Do For You?

Increase speed to revenue: DocuSign eliminates NIGO ('Not In Good Order') documents by guiding applicants through the signing process so no fields, initials, or signatures are ever missed - accelerating speed to revenue with more applications closed faster.

Reduce costs: DocuSign eliminates the costs of printing, faxing, scanning and overnighting documents for signature, as well as staff time to track down documents and signatures, and rekey data from paper applications.

Improve customer service: Clients get an easier, faster, more convenient way to interact with their agent or broker. Clients can complete documents online in minutes - anytime, anywhere, from any Internet-connected device.

Reduce E&O exposure: DocuSign helps businesses more easily obtain signatures on all needed forms, both those sent on to carriers, and those required for business records. DocuSign requires signers to fill out and sign forms completely, providing more consistency in documentation, and DocuSigned documents are stored securely in the cloud to provide better compliance with agency E&O policy.

"Documentation is the leading agency defense when it comes to E&O claims against agents," says David Hulcher, Big 'I' Advantage assistant vice president of agency professional risk management. "Whether it's signatures on applications, proposals, acknowledgement waivers or E&O coverage checklists, the customer's signature can be the difference between a positive or negative outcome of an E&O claim. DocuSign can facilitate the agency getting this valuable documentation safely and professionally."

Learn more and get on board today for under \$200 per year per user at www.docusign.com/IIABA.

RIVIERAS AND CHARGERS

When I was kid and visited my grandparents there was a book about cars that I loved reading. It's called Those Wonderful Old Automobiles by Floyd Clymer. After my grandfather died (and my grandmother moved) it was the only thing I wanted from their house. Published in 1953 (link incorrectly says 1963) it talks nostalgically about cars from around 1890 through the 40's and references the difference between them and "modern" cars of the early 50's. When I was reading this book it was

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over 25 years old so to me the "new" cars were the classics. It may be why I'm so in love with old cars especially the Big Fins of the 50's and Muscle Cars of the 60's & 70's. If Santa is reading this I've been extremely good this year and would love a '71 Buick Riviera or a '70 Dodge Charger. If I do get one I promise to take real good care of it which includes the right kind of specialized oil as well as the right kind of specialized insurance.

Chubb's Collector Car program can cover all of the classic & antique cars, trucks, tractors, fire trucks and even military vehicles. Chubb will entertain new collector car risks provided that they meet the following guidelines:

- All operators in the household must have good driving records.
- The vehicle should not be operated by anyone under the age of 25.
- All operators should have experience operating similar vehicles (i.e., high performance).
- There is one regular-use vehicle per operator.
- The vehicle should be used primarily for collector car purposes.
- The vehicle should not be used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing or speed contest.
- The vehicle is not used on a racetrack, test track or any other course of any kind.
- The vehicle is garaged.

Minimum vehicle age for eligibility is 30 years old. Chubb will consider these vehicles on a monoline basis, but if that's the case, they generally do not accept newer special interest cars, i.e. 2007 and later Shelby GT500 (top of the line Mustang), Corvettes, etc. While these newer special interest vehicles can certainly be considered as part of a larger account situation, provided the usage and security are acceptable AND we also write the regular use vehicles, please note some examples of cars not quite 30 years old that have qualified in the past: early '90s Mercedes SL's, Porsche's (911, 928), Land Rover Defender 90's and 110's, etc.

Learn more by logging into Big "I" Markets.

WEBINARS

Management Liability & the Patient Protection and Affordable Care Act

A WEBINAR PRESENTED THROUGH TRAVELERS

This presentation will:

- Provide an Overview of the Patient Protection and Affordable Care Act ("PPACA")
- Explain Employer PPACA Obligations
- Discuss New Exposures
- Discuss Employer Responses to PPACA
- Outline New PPACA Risk Management Tools from Travelers Bond & Financial Products Provide Overview of New Fiduciary Liability Policy Endorsements

Date: December 3rd

Duration: 1 hour

Time: 2 p.m. Eastern

Presented by:

James P. Anelli, LeClairRyan

James P. Anelli has for more than twenty years focused his practice on the representation of management in employment discrimination and labor litigation, including representing management in grievances, arbitrations and unfair labor practices. He leads the firm's newly created Affordable Care Act team, which focuses on helping employers of all types and sizes successfully implement changes currently and soon-to-be required by the nation's unprecedented healthcare reform initiatives. Mr. Anelli regularly provides counsel to corporate clients regarding compliance with state and federal employment requirements and designing effective personnel policies, and the development, design and implementation of employee benefit programs.

Once registration is complete, you will receive an electronic confirmation and reminders prior to the webinar. If you experience difficulty with registering, please call 651.310.7236. If you experience difficulty when attempting to join the webinar, please call 888.259.8414 for online or audio problems

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REGISTER NOW!

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Time Management for the Insurance Professional - The 7 Maxims of Time Management

December 10, 2014

2:00 to 3:00 p.m. Eastern Time

Click here to register.

According to a composite of several time management studies, the average worker "wastes" about 1-1/2 hours per day...47 days (over 1-1/2 months) per year. According to several national studies, employees CAN increase their productivity by 15% to 105% simply through the development of effective personal management skills such as goal setting, planning, prioritizing, scheduling, and eliminating "time wasters."

From the agency's standpoint, improving productivity by 20% can TRIPLE before-tax profits (assuming that payroll is just 50% of commissions and return on sales is just 5%). By employing the principles outlined in this program and putting the techniques into practice, you can dramatically impact your bottom line while reducing the stress and anxiety of your staff. To accomplish this mission, here are Seven Simple Steps to gaining control of your time.

This FREE one-hour webinar presents the big picture, based on a 7-step process, on how to begin to get control of your time and your business and personal lives.

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Remember that you can view the following webinars 24/7 by checking out the BIM Webinar Library. To do that log onto Big "I" Markets and click on "Publications".

- Personal Liability Trends - Fireman's Fund
- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travelers Select Products (series)
- Travel Insurance
- Community Banks
- XS Flood
- Real Estate E&O
- RLI Personal Umbrella
- Affluent Homeowner
- "Oh, by the way...Flood Sale"
- Habitational
- Non-standard Homeowner
- Student Housing

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"OH BY THE WAY...FLOOD SALE" WEBINAR

Interested in learning flood marketing techniques? Participate in the "Oh, By the Way...Flood Sale" webinar presented by Big "I" Flood Program Manager, Jeff St. John. Topics in the fast-paced 1 hour presentation include: Reasons to Sell Flood Insurance · Reasons Consumers Should Buy · Limited Product Knowledge · Misconceptions by Agents & Consumers · Talking Points & Myth Busters · The Flood Risk · Flood Resources – Facts & Statistics.

Webinar dates:

- Wednesday, January 7th at 2:00 p.m. EDT
- Wednesday, February 4th at 2:00 p.m. EDT

The webinar for Wednesday, December 3rd has been cancelled.

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BIM WEBSITE TRAINING WEBINAR

For all you folks who recently registered for Big "I" Markets, remember you can participate in a webinar from the comfort of your office to help you learn how to navigate around the system. Every Thursday at 2:00 p.m. EST we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! Register for the webinar by sending an email with your name and company name to bigimarkets@iiaba.net. Include "Website Navigation Webinar" in the subject line or body of your email. A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

TWO FOR TUESDAY TRIVIA

Be one of the first five with the correct answers and win an envy-inspiring *TFT* Trivia T-shirt. **Don't forget to answer the Tie Breaker!**

1. Could a deuce & a half be covered under the Chubb Collector Car program?
2. An alternative theory about the term Black Friday for the day after Thanksgiving is claimed as being coined by the police of what US city?
3. The Girl Scouts have announced that they will allow the girls to sell cookies in what new way?

TIE BREAKER - What is this?

LAST WEEK'S MOST CLICKED LINKS

Here are the top three items that got BIM agents clicking from our last edition... see what you missed!

1. Pickle Ball
2. Top Hiring Mistakes
3. Registration Link for Time Management Webinar

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Utah on a Recreational Vehicle sale of **\$4,664** in premium!