

2 FOR TUESDAY from Big "I" Markets

WORDS CAN HURT YOU, GETTING EMPLOYEES RIGHT & FLYING SPIKED PICKLE BALLS

CYBERBULLYING: MORE THAN WORDS CAN HURT YOU

"Sticks and stones may break my bones but words can never hurt me."

We tell our children this so they won't react to other kids calling them names. The truth is that words can hurt, not physically, but emotionally and psychologically. Nowadays schoolyard bullying doesn't stop at school. With texting, cell phones, uploaded videos, and other social media these ever-more vicious attacks can be almost non-stop. Some of these cyberbullies even create websites specifically targeting a single victim.

Teenagers are online in one form or another nearly around the clock. Thus a cyberbully can reach their target anytime and the attack can be viewed by a much larger group of the victim's peers and even go viral. Websites and videos can eventually be pulled down but the damage has already been done and easily reloaded. A more pernicious aspect is some cyberbullies use anonymous emails or fake screen names to try to hide their tracks so the source can't be identified. This emboldens the bullies even more as they don't fear retaliation or punishment. Sadly law-enforcement is reluctant to get involved unless an actual crime is committed or there is a threat of physical harm.

As horrible as the idea of your child being a victim of cyberbullying, imagine if your child was the bully or falsely accused of being the bully. Civil lawsuits usually follow, psychological counseling is often recommended for both the victim and abuser. Even if the accusation of cyberbullying turns out to be groundless reputations have been ruined.

The financial impact can be devastating but CyberSafety® Coverage from Lexington, a n endorsement available in the *Non-standard Homeowner or Rental Dwelling* product can provide coverage in what can be a very difficult time.

- Limits of up to \$250,000 for damages including defense costs.
- Crisis Response Coverage to help manage the situation including handling the adverse publicity.
- Up to \$5,000 to hire a public relations firm to manage the adverse media attention and potential reputational fallout even if the allegations turn out to be false.

Coverage does not respond when parents or guardians had knowledge of the cyberbullying event and failed to either prevent the cyberbullying or notify the proper authorities.

Non-standard Homeowner or Rental Dwelling

Having difficulty finding coverage for your homeowner or rental home? Big "I" Markets can help. We have an A Rated Excess & Surplus Lines carrier offering homeowners insurance for risks other carriers decline or are unable to write.

TARGET MARKET & ELIGIBILITY

While there is no maximum Coverage A limit, there is a minimum limit that varies by state, and exposure. Visit www.bigimarkets.com to open a chart for minimum guidelines and definitions.

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
- Protection class 9/10
- Builders Risk

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 day care on premise.

COVERAGE HIGHLIGHTS & AVAILABILITY

- Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- Many standard ISO endorsements and customized endorsements available
- Flexible deductible options
- Minimum Premium \$1,000

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- 25% Minimum Earned Premium applies
- **NEW:** Lex CyberSafetySM endorsement (provides liability coverage for damages arising from cyberbullying claims as mentioned above)

This market is now accepting PC 9/10, builder's risk, renters & condominium risks once again and is available in all states except for Hawaii. Learn more at www.bigmarkets.com.

SPECIAL FEATURE:

Why Half of Your Employees are in the Wrong Jobs...And What You Can Do About it.

By Herb Greenberg, PhD., CEO of Caliper Corporation

Studies have long concluded that employee engagement is lacking in the workforce. According to a recent Gallup survey, only 13 percent of working individuals are currently actively engaged in their jobs. That leaves a whopping 87 percent of people who likely hate the work they're doing.

So think about it - what is the likelihood that these people - of the 87 percent - are actually working for your company right now? It's a scary thought, but it is true.

With the economy making a turn for the better, many of those individuals who were working in jobs primarily for a paycheck likely have one - or both - feet already out the door. And having employees who are disengaged - or in the wrong jobs in the first place - will create situations where turnover becomes substantial, and ultimately your company suffers.

So being that many employees show engagement or interest in an interview and seem to possess everything you're looking for in a job - where does it go wrong? Below are common - and avoidable - mistakes made by many companies when hiring people for open positions.

Mistake #1: Resumes Are King...

[Click here to read on about the top hiring mistakes!](#)

To learn more about your membership discount on Caliper personality testing and consulting services, visit www.iiaba.net/Caliper.

UNDERWATER BROOMSTICKS AND SPIKED PICKLE BALLS

Ever hear of Spike Ball, or Pickle Ball? How about Underwater Hockey? Quidditch? Do they sound like real sports? I mean, c'mon, the last one is from the Harry Potter books and is played on *flying* brooms. So what would you do if you had a client that wanted coverage for a Quidditch match? Would you think somebody had spiked their pumpkin juice and throw them out on their pointy hat? If so...bad move. All four of them are real organized sports (minus the flying part) and are covered for spectator liability under the Event Liability product from Philadelphia Insurance.

Philadelphia Insurance Companies affords a market for a wide range of special events. This carrier understands that quick quotation turnaround is mandatory in order to meet the specific needs of the special events marketplace and has team of underwriters dedicated solely to handling special events business.

- Art Festivals
- Auctions (Except at a private residence)
- Band Competitions
- Beauty Pageants
- Concerts: Classical, Jazz, Country and Blues
- County Fairs and Festivals
- Craft Fairs / Garden Shows
- Dance and Music Recitals
- Dog and Cat Shows
- Educational Seminars
- Fashion Shows
- Flower Shows
- Fundraising Events / Social Gatherings / Social Club Events

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- Harvest Fest
- Home Shows
- Job Fairs
- Parties: Banquets, Weddings, Anniversary, Graduation, Birthdays, Proms & Luncheons
- Picnics and Pig Roasts
- Religious Meetings or Church events
- Reunions: Class & Family
- Speaking Engagements
- Soap Box Derbies
- Sports Tournaments / Exhibitions (spectator liability only)
- Theatrical Events and Musicals

Primary General Liability Limits of \$1,000,000 per occurrence/\$3,000,000 Aggregate

Umbrella Limits up to \$10,000,000 available

(Copy of contract required for limit over \$2M)

Also available for eligible accounts:

- Liquor Liability
- Hired and Non-Owned Auto
- Inland Marine

Coverage Availability:

Event Liability is available to member agents in all states except Louisiana, with limited availability in Alaska.

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

REGISTER NOW!

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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 bigmarkets@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.

There will be no Training Webinar on Thursday, November 20th or Thursday, November 27th.

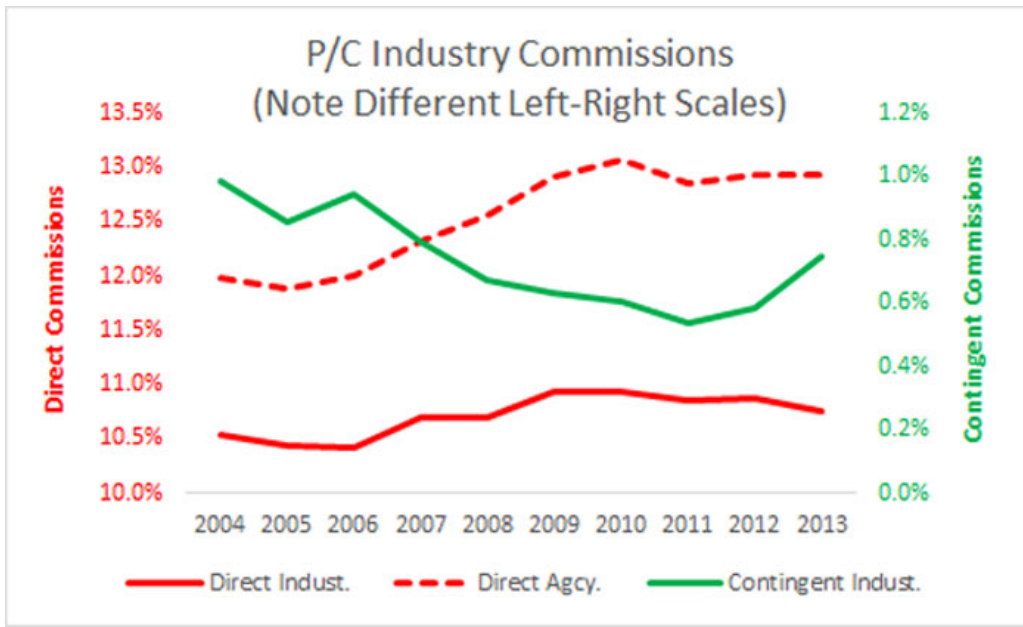
STUDENT OF THE INDUSTRY PARTING SHOT

Agency Commissions vs. Industry

By Paul Buse, President of Big I Advantage

In follow-up to last week and several questions received, we did a deeper grab of industry data using the 2005 to 2014 editions of A.M. Best, Aggregates & Averages. Last week's graph was after an article written by the CEO of Enhancedinsurance.com where he asks: "Are reduced commissions the wave of the future?" To that one might say, "for whom?" but below is the commission data for the industry graphed against the direct commissions for the composite of insurers created by A.M. Best of P&C Agency users. The "industry" includes agency-, direct- and captive- writers as well as all lines of insurance.

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Click Graph for larger version

Source: Best's Aggregates and Averages, 2006 to 2014

Please take note the scale on the left/red axis of the graph is not from 0% but a restricted portion of the scale. The direct commission percentage shown is to the accompanying premium base of either the P&C Agency composite or the industry premium. There is only one contingent commission line shown for the entire industry as the agency contingent commission is not broken out by Bests in their P&C Agency composite of about 600 Property/Casualty Organizations

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. Theodora Nathan (Trivia Answer)
2. Winterizing Your Facility - Tip Sheet for your clients
3. All-In Condominium Coverage

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Michigan on a Restaurant Casual Dining Pac - Travelers Select sale of **\$11,372** in premium!