

# TWO FOR TUESDAY from Big "I" Markets

## CUSTOMER SERVICE IS KEY, INSURBANC OFFERS EQUIPMENT LEASING & AIR AROUND THE WORLD

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### CUSTOMER SERVICE IS KEY

"Hello, my name is Peggy." If you've seen this series of commercials you know the sums up the worst fears of calling a help desk. Poor customer service, even just once, can permanently destroy the relationship between customer and any business. With social media the relaying of a bad experience can reach millions very quickly. Even worse is that even if the problem is then quickly resolved in a professional and courtesy manner that part doesn't spread nearly as far and wide. Even before the internet there was the maxim, "A lie will travel halfway around the world while the truth is still putting on its shoes."

Travelers Select Accounts Service teams know customer service and a 98% Agency Satisfaction Rating prove it. You or your insured can call knowing you will be answered by someone with extensive training and the technology to quickly resolve pretty much any requests. These representatives are personally responsible for every client or agent contact they get. Knowing the sometimes frenzied world of a business owner needs flexibility the Service Center is open the extended business hours of 8:00 a.m. to 8:00 p.m. EDT. The insured can also request services online 24/7 at [travelers.com/servicecenter/](http://travelers.com/servicecenter/).

They provide the following services to your Insureds:

- Endorsements
- Automobile ID Cards
- Coverage Counseling
- Coverage Questions
- Renewals
- Cross-Selling
- Quick Connect to Billing Department
- Quick Connect to Claim Centers
- Quick Connect to Dedicated Certificate of Insurance Team

The comfort of knowing service is in such highly capable hands allows you to spend more time growing your business instead of just maintaining it. The Travelers Select products are available on Big "I" Markets. Check out the individual products for state availability.

And always remember, "Supervisor is gene-yus."

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### SPECIAL FEATURE:

#### *Insurbanc Offers Equipment Leasing*

By Elif Wisecup, *Director of Marketing* of Big I Advantage®

Need to upgrade your office equipment? Insurbanc's leasing services can help. Insurbanc leasing services have specifically been designed for insurance agencies. These programs offer the benefits of flexible payment options, while providing the equipment your agency needs. You choose the option that fits best with your agency while maximizing cash flow.

Features include:

- Lease terms are 24, 36, 48 or 60 months with a minimum transaction of \$5,000.
- 100% equipment financing, including certain soft costs such as software, shipping, installation and maintenance\* No down payments or advance payments are required.
- Monthly payments can be customized to meet your special business needs.

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\*Soft costs are limited to 20% of the total amount financed.

Visit [www.insurbanc.com](http://www.insurbanc.com) to learn more.

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## AIR AROUND THE WORLD

The air is full of many things besides clouds. Small particles of a multitude of different matter float and drift along having impact on the climate and weather. As water evaporates around the world it brings with it whatever is around or it passes through. Volcanic eruptions can send millions of tons of ash and toxic material miles upward. In 1815 Mount Tamboro in Indonesia erupted; the effects lasted over a year and were global. In 1816 it snowed...in New England...in June. These particles need to be measured, monitored and studied. A Colorado technology company makes and services the machines to do that, but since their field was global as they grew over the past 25 plus years they also needed to go global.

Expanding internationally comes with a new set of risks and that is where Darla Menger and her 21 years at Haddock Insurance Agency come into the picture. Darla has used Big "I" Markets in the past and was aware of the **International Advantage** product from ACE, so she went right to work. The process was "pretty easy" and went pretty quickly; she liked that. The service level was "pretty good, much faster than surplus lines" and the underwriter was quick to respond which is always nice.

Many companies mistakenly assume that their comprehensive domestic insurance coverage can handle worldwide exposures. If lawsuits are brought within U.S. borders, they may be correct. But what happens when legal action is initiated from outside the U.S., or losses that are covered on U.S. soil are excluded by the insurance policies of another country? The compulsory insurance requirements of other countries may not be as encompassing as those required in the U.S. The need for comprehensive insurance coverage to reduce the risks associated with conducting business outside the U.S. borders is clear. Yet many companies and not-for-profit organizations leave themselves open to significant risk. Who assumes the risk in the event of bodily injury, illness or death of employees traveling or living outside the U.S.? Do domestic coverage's extend to providing emergency medical evacuation, or borders? **International Advantage** is designed for U.S.-based companies, non-profit organizations and educational institutions that have employees or volunteer workers who travel, work or sell products overseas. These are just a few of the questions that companies need to consider when developing a presence in other countries.

### General liability

- \$2,000,000 General Aggregate
- \$1,000,000 Products-Completed Operations Aggregate

### Employee Benefits Liability

- \$1,000,000 Each Claim
- \$1,000,000 Annual Aggregate Limit

### Executive Assistance Services

- Emergency medical evacuation
- Repatriation - to country of which employee is resident/citizen, when medically necessary
- Medical monitoring - including regular communication to person designated by employee
- Lost document assistance - for replacing important documents such as passports and credit cards
- Emergency cash advance - Up to \$1,000 in local currency for emergencies
- Access to local attorneys
- Emergency family travel arrangements - for family members to join hospitalized employee
- Emergency political evacuation - priority access to global provider
- Pre-Trip Assistance including destination Profiles and Epicurean Needs
- Event Ticketing, Procurement of Hard-to-Find Items, Restaurant Referrals and Reservations

### \$1,000,000 Personal and Advertising Injury Limit (any one person or organization)

- \$1,000,000 Damage To Premises Rented to You Limit (any one premises)
- \$25,000 Medical Expenses Limit (any one person)

### Contingent Auto

- \$1,000,000 Contingent Auto Liability limit
- \$50,000 Auto Medical Payments Each Accident limit

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- \$50,000 Hired Auto Physical Damage Policy limit

## Accidental Death Dismemberment Coverage

- \$50,000 Accidental Death Dismemberment coverage at no charge\*\*
- \$1,500,000 Aggregate Limit

## Kidnap and Extortion coverage

- \$250,000 Kidnap and Extortion limit at no charge (Country restrictions apply)\*\*

## Voluntary Workers Compensation

- North American Nationals - State of Hire
- 3rd Country Nationals - Country of Origin
- Local Nationals - Employers Liability only

For more information, or to request a quote, log in to [www.bigmarkets.com](http://www.bigmarkets.com) and select *International Advantage* from the Commercial Lines product menu.

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## WEBINARS

### Multifamily Insurance - Instant access

Get a \$20 Amazon gift card just for giving them a try! (Click to register for all details)

Date: Thu, April 2, 2015

Time: 01:30 PM EDT

Duration: 1 hour

Hosts: Rick Cote, *Alternative Distribution Manager*, Kathy Stevens, *Commercial Underwriting*

In this informative webinar, you'll discover:

- The many classes of commercial habitational we provide solutions for
- How tax credit loss insurance can make affordable housing clients only want you
- How to save your client \$1,000's, while getting a discount off their premiums
- The secret to tenant retention after a loss: This powerful tool blocks the competition
- Interior damage from wind driven rain coverage
- How to submit business easily
- On the spot risk review appointments - have your questions ready and gain immediate access with no volume commitment!

There is NEVER the need for premium financing (direct bill, flexible options)

### REGISTER HERE!

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### Competing with Direct Sales & Captive Agency Insurers in Personal (and Commercial) Lines

March 25, 2015; 1:00 to 4:00 p.m. Eastern Time

\$79 - [Click here to register.](#)

Are you tired of all the insurance commercials that shout "Price! Price! Price!"? Are you sick of the silly claim that someone's exposures to loss can be analyzed and priced in 15 minutes or even 7 ½ minutes? How about losing business to someone selling an inferior product yet claiming, "SAME COVERAGE, Better Value"? If so, then sign up for the new 3-hour webinar called "Competing with Direct Sales and Captive Agency Insurers in Personal (and Commercial) Lines." While the focus is primarily on personal lines where direct sales and captive agency companies dominate the marketplace, the first hour addresses both P&C lines and many of the principles discussed throughout the webinar are applicable to both. VU webinar questions can be sent to [bestpractices@iiba.net](mailto:bestpractices@iiba.net).

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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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## **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](mailto: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.

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## **STUDENT OF THE INDUSTRY PARTING SHOT**

*Insurance and The Dow -Apple In, AT&T Goes, Travelers Stays*

By Paul Buse, *President of Big I Advantage*

**Notice: Next week "Parting Shot" Contest for Maui Jim<sup>®</sup> Sunglasses (compliments of RLI)**

Recently much press coverage has been devoted to a recent change to the Dow Jones Industrial Average. On March 18, AT&T will be replaced by Apple. The index was created by Wall Street Journal editor and Dow Jones & Company co-founder Charles Dow in May of 1896.

As students of insurance, you should take notice that insurance is represented in the Dow via The Travelers Insurance Company. Some might argue that insurance is not exactly "industrial" but the average aims to "track U.S. economic strength [via] companies considered to be the backbone of the U.S. economy," that is, according to Investopedia. As you can see below in terms of market capitalization (share price times shares outstanding) Travelers is the smallest of the 30 companies but I would argue an insurer's representation is vital. Without insurance, economic activity quickly stalls.

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## Insurance and the Dow Jones Companies



Click Graph for larger version

Source: <http://www.bloomberg.com/markets/stocks/movers/dow/>

## 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. FEMA's HFIAA April Fact Sheet
2. HO coverage vs. Bicycle Insurance
3. Customizable Bicycle Sell Sheet

## BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Maryland on a commercial RV sale of **\$5,134** in premium!