

2 FOR TUESDAY from Big "I" Markets

AFFLUENT OPTIONS, SAVE ON SHIPPING & PAC-ERS RALLY

GET A SLICE OF AFFLUENT SALES WITH ACE

The famous pocket knife known as a Swiss Army knife has been around since the late 1880s. According to Wikipedia, the most common tools included are "a smaller second blade, tweezers, toothpick, corkscrew, can opener, bottle opener, slotted/flat-head screwdriver(s), phillips-head screwdriver, nail file, scissors, saw (regular, wood), file, reamer, hook (parcel carrier, tightening aid for shoelaces, etc.), magnifying glass, ballpoint pen, fish scaler, hex wrench (with drive bits), pliers, gimlet, compass, ruler and key ring." Carry one and you'll always be, as the Boy Scouts instruct us, prepared.

What does this have to do with Big "I" Markets? Well, in insurance, as in life, sometimes you need more than just a basic blade. That's where our partner ACE comes in.

With just one policy, the ACE Platinum Portfolio can provide superior coverage for your home, vacation properties, autos, jewelry and valuable collections, watercraft, and personal liability. The portfolio approach has many advantages: It minimizes coverage gaps and wasteful duplications that can occur with a collection of standard industry policies. It earns an overall discount, so you get seamless protection as well as the most value for your premium dollar. In most instances, you will have just one policy to track and one bill to pay.

Learn more about the ACE Platinum Portfolio, one of four affluent options on Big "I" Markets, by logging into www.bigimarkets.com.

SPECIAL FEATURE:

Keep More of Your Money

If you like paying more than you have to for business services, stop reading now. But if you prefer to keep more of your hard-earned money by taking advantage of a member benefit, read on.

Big "I" members enjoy significant savings with UPS. And whether you need your documents or packages to arrive the next day or you're simply looking for the most affordable shipping option, UPS understands the importance of reliability, speed and savings.

UPS discounts can help your bottom line by saving you:

- Up to 34% on UPS Air letters including UPS Next Day Air*
- Up to 30% on UPS Air packages weighing more than one pound*
- Up to 32% on UPS International imports and exports
- Up to 16% on UPS Ground shipments
- 70% or more on UPS Freight shipments over 150 pounds

These discounts are available even if you already have a UPS account. To enroll and start saving, visit savewithups.com/iiaba or call 1-800-MEMBERS (1-800-636-2377) Monday-Friday from 8 a.m.-6 p.m.

PAC IN SALES WITH TRAVELERS SELECT

As more than one Big "I" staffer hails from the state of Wisconsin I feel certain I'm going to score Brownie points with some of my colleagues for mentioning the Packers' rally on Sunday to beat the New York Jets. But I promise I don't have a dog in the fight when it comes to the NFL. We just needed an entree to the topic of "packing" in sales with Travelers Select! Check out these available markets.

Business PacSM

Travelers Business Pac is designed for firms providing personal consumer services, businesses repairing light consumer goods and those engaged in printing.

A sample of classes that we write in this segment includes Dry Cleaners, Funeral Parlors, Locksmiths Packaging and Mailing Services. For a complete listing of eligible classes, please refer to the Select Product Guide on www.bigimarkets.com.

The Business Pac product provides affordable, broad coverage that can be tailored and customized to meet individual business needs including Professional Errors and Omissions. Reassuring, for small businesses providing local services.

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Office PacSM

Travelers Office Pac is designed for a variety of firms providing medical, legal, financial or other professional services for their clientele. Some of the more than 40 eligible classes include Accounting, Auditing, Bookkeeping, Claims Adjusters - Independent, Consultants, Employment Agencies, Medical Offices, Real Estate Appraisers, Real Estate Sales - Residential and Tax Preparation Services.

Popular coverage features include:

- General Liability Limits of \$2 million per occurrence/\$4 million aggregate are available.
- Business Personal Property off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- Physicians and dentists Black Bag coverage for medical, surgical and dental equipment and supplies away from described premises is included.

Store Pac[®]

Travelers Store Pac is designed specifically for a wide variety of retailers primarily engaged in brick and mortar commerce.

A sample of classes that we write in the Store segment include: Air Conditioning, Heating, Antique Stores, Appliances, Bicycle Shops and Health Stores. But with over 140 classes of business in our appetite this is just the beginning so please refer to the Select Product Guide for a complete list.

The Store Pac provides affordable, broad coverages that can be tailored and customized to meet individual business needs. For example, did you know your Travelers Select Store clients can choose Equipment Breakdown coverage and Liability for Damage to Premises Rented Coverages?

Tech Office PacSM

Travelers Technology Office Pac is designed for firms providing computer consultation and a variety of technology services for their clientele. A sample of classes that we write in this segment include Computer Consultants, Software Developers, Data Processing, and Website Designers. For a complete listing of eligible classes, please refer to the Select Product Guide on www.bigimarkets.com.

The Technology Office Pac product provides affordable, broad coverage that can be tailored and customized to meet individual business needs. Technology Office clients will have coverage for business personal property that is off-premises or in transit - perfect for small businesses who carry out their technology services away from their office. What's more, our Technology Office endorsement provides the ability to modify thirty property coverages including covering virtual office premises. When quoting your next Technology, Business, Store or Office Pac, don't forget to quote the Workers' Compensation as well. The Big "I" Markets Travelers Select program is currently available to members in all states except AK, FL, HI, LA, RI & TX.

WEBINARS

Lenders Gone Wild

October 17

2:00 p.m. - 4:00 p.m. ET

Registration Link: <https://www1.gotomeeting.com/register/405079977>

You've heard of "Girls Gone Wild" and "Spring Break Gone Wild." Perhaps the requests and demands made by lenders today relating to insurance issues are fodder for a new borderline obscene series titled, "Lenders Gone Wild." The cast of characters would include guaranteed replacement cost, agreed value, ordinance and law, severability of insurance, replacement cost estimators, lender specific forms, declarations pages, certificates of insurance, Fannie Mae, and many more.

Join David Thompson, CPCU, the Florida Big I's "high sheriff" of lender issues and his trusty sidekick Deputy Bill Wilson, CPCU, as they navigate the landscape to explain why these requests and demands are being made, what you should do, and what you should not do. We will examine the source of many of these demands, Fannie Mae guidelines, problems with some of the demands (including the fact that many ask an insurance to commit an illegal act), and suggestions for dealing with these requests and demands.

This webinar is brought to you by Big "I" Virtual University. Click through for information on tuition and CE.

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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, October 1st at 2:00 p.m. EDT
- Wednesday, November 5th at 2:00 p.m. EDT

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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.

STUDENT OF THE INDUSTRY PARTING SHOT

Best And Worst Five Year Pure Loss Ratios (2009-2013 Average)

Pure loss ratios are the ratio of losses incurred (no adjusting or general expenses) to premiums earned. Loss ratios are most often displayed with loss adjusting expenses but we will look at them separately and then combine them. Loss ratios vary widely by line of business as do loss adjusting expenses required to settle claims. Next week we will look at loss adjusting expenses.

Below are the Best and Worst five pure loss ratios for the 2 lines of business tracked by insurance regulators as collected by A.M. Best in their statistical book, *Aggregates & Averages*. Next week we will look at the expenses by LOB as they too vary widely.

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Best Five

Line of Business	Pure Loss Ratio	2013 DPW (\$Bils)
Earthquake	1.5%	\$2.9
Credit A&H	14.6%	\$0.2
Surety	16.7%	\$5.3
Burglary & Theft	17.8%	\$0.2
Boiler & Mach.	33.8%	\$1.6

Worst Five

Line of Business	Pure Loss Ratio	2013 DPW (\$Bils)
Mortgage Guaranty	152.3%	\$4.5
Financial Guaranty	102.5%	\$0.6
Excess WC	100.4%	\$1.1
Multi Peril Crop	93.2%	\$11.7
Federal Flood	80.9%	\$3.1

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. DocuSign - eSignature
2. Habitational Condominium
3. Customizable Bicycle Program flyer

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Oklahoma on a bicycle sale of **\$1,193** in premium!