

TWO FOR TUESDAY from Big "I" Markets

WHEN DEEP SNOW MELTS, THE SHIPPING NEWS & HAVE FUN WHILE GETTING PLOWED

WHAT HAPPENS WHEN DEEP SNOW MELTS FAST

The temperature this winter is forecast to be below average for most of the mid and eastern parts of the country, especially the Deep South, but warmer in the west. Much lower temperatures and longer periods of below-freezing weather take a greater toll on homes and businesses. More frozen pipes and ice dams plus cracks and spalling damage caused by the expansion/contraction of ice in concrete and bricks when temps go above freezing during the day and below during the night.

Another danger is that the longer it stays at or below freezing the more snow and ice accumulate. Deep snow can melt rapidly if a heavy rain occurs once the temperature rises above freezing. This is what happened in Buffalo a few weeks ago. Several feet of snow fell followed by a heavy rain raising the specter of massive flooding. Fortunately it wasn't as bad as it could have been.

Selective, a longtime supporter of the Big "I", has participated in the NFIP WYO program since 1984. Together, Big "I" Flood and Selective offer resources and support to help make quoting flood easy, enabling you to sell more of it. Selective consistently provides a quality of service that makes the flood policy quoting and issuance process easier and less frustrating. The Selective/Big "I" Flood program puts an emphasis on not only customer service, but also education through Selective Territory Managers and guidance and support from a dedicated underwriter.

Here are a few other advantages of writing flood through Selective:

- Expertise on both Personal and Commercial Flood
- Instead of a TPA call center, Selective offers direct access to dedicated and skilled underwriters, assigned individually to each agency
- Localized and experienced flood territory managers with intimate knowledge of flood insurance
- Competitive commission structure
- An enhanced quoting and policy issuance system
- On site book roll-over assistance
- Carrier appointed claim adjusters and in-house claim examiners used following a flooding event
- Notifications of important NFIP program changes
- Free, guaranteed Zone Determinations
- Access to free customizable marketing materials and campaigns
- Participating support to Big "I" advocacy efforts on Capitol Hill

The Big "I" works tirelessly to ensure that your interests as independent insurance agents are well represented on Capitol Hill. And with your support of the Big "I" Flood program with Selective helps the Big "I" better serve you! It is through production generated from Big "I" Flood appointed agents that Selective provides financial resources supporting legislative advocacy efforts on behalf of independent agents, by promoting NFIP reform and sustainability.

By placing your agency's flood book of business with Selective, you will enjoy competitive commissions while partnering with one of the most experienced and dedicated carriers in the marketplace. Selective is also the only insurer that directly supports your national and state independent insurance agency association flood advocacy efforts on behalf of our Big "I" members in congress and with the National Flood Insurance Program. United, we can help all independent agents have a strong voice of flood insurance. Place more business with the Big "I" Flood program and you can help strengthen that voice! Becoming appointed to write flood business is easy. Simply contact Selective and identify yourself as a Big "I" member. To become a Selective Flood agent, click here to fill out the new agency forms (make sure to check the "Yes" box on page 1, next to "IIABA Member"), and email them to: FloodSales@selective.com .

If you are interested in "rolling over" your current book of flood business, Contact Your Local Selective Flood Territory Manager. Selective flood territorial managers are situated around the country to assist you in rolling over your book of flood business, teaching flood classes (approved for CE credit in most states) and provide you with general NFIP information.

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SPECIAL FEATURE: *Great News About Shipping*

'Tis the season of packing and shipping! Save a little every time you send with your Big "I" UPS discount.

As long as you're a Big "I" member in good standing, you can take advantage of competitive shipping savings rates available from UPS. 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 more than 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.

HOW TO HAVE FUN WHILE GETTING PLOWED

Another aspect of snow is the need for businesses to quickly remove it from their roofs and parking lots. Business Insurance such the *Commercial Lessor's Risk* from Fireman's Fund® requires timely snow removal and it's actually more complicated than just pushing it to the side. A good snow plow removal company will take a variety of factors into account. If a large amount of snow is expected plowing should happen throughout the storm rather than afterwards.

- Sidewalks should be cleared first so the snow can be removed by the plows.
- Know where the drains and catch basins are so they can be kept clear.
- Be extremely careful around curbs
- Know the wind direction when plowing (a good idea when raking leaves as well)
- Leave enough room for later snowfall to be added but the pile(s) should not
 - be in the middle of the lot
 - be near the businesses
 - block visibility of traffic into/out of the lot
 - be near handicapped spaces

Ok, now they have an 8' mound of snow in the corner of their lot. Besides watching it melt your clients could do something creative with it. I don't suggest they be as big league as the International Snow Sculpture Championship (see add'l photos) in Breckenridge CO, but they could certainly do something smaller. Depending on the types of business in their building(s) they could ask or hire a local artist to create something, or just have a snowman-building competition* for kids. They should take some reasonable precautions of course such as blocking off the area from all but foot traffic.

For full coverage details and availability log into www.bigmarkets.com and click on *Commercial Lessors Risk*. Also check out our previous winter risk avoidance article.

* Depending on what they do, don't forget that you also have access to a great *Event Liability* product from Philadelphia Ins. Co!

WEBINARS

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.

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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

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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.

There will be no Training Webinar on Thursday, December 11th, December 25th, or January 1st.

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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!**

Congratulations to this week's lone winner!

Kathy Falconer (MO)

1. Could a deuce & a half be covered under the Chubb Collector Car program? - **YES**
2. The first successful V-8 engine was born on December 2nd of what year? - **1902**
3. The Girl Scouts have announced that they will allow the girls to sell cookies in what new way? - **VIA WEBSITES AND MOBILE APPS**

TIE BREAKER

What is this? - **TIME-LOCK VAULT MECHANISM**

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. "What is this?" Trivia Tie Breaker Hint
 2. Deuce & a half Trivia #1 Hint
 3. Those Wonderful Old Automobiles
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BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in New York on an Affluent Homeowner sale of **\$16,208** in premium!