

TWO FOR TUESDAY from Big "I" Markets

MEET THE NON-STANDARD HOMEOWNER & RENTAL DWELLING UNDERWRITING TEAM, DID YOU MISS THE E&O WEBINAR, & RISING RISKS AND COMMUNITY BANKS

MEET THE NON-STANDARD HOMEOWNER & RENTAL DWELLING UNDERWRITING TEAM

Come on in, sit a spell, and meet the Insure Response team!

Drenda Marsch Accounts Manager

Drenda comes to Insure Response with over 30 years of insurance experience. She began as a multi-line field adjuster with Crawford & Company. She was a Claims Supervisor with Unisun, a regional carrier in South Carolina until they were purchased by Orion Capital Group. Under the new ownership, she transitioned to SC Marketing Representative and began working closely with Independent Agents across SC. She was part of the Orion team that helped the South Carolina agents successfully transition from a facility environment to an open market environment in 1999. In that same year, Orion was sold to Royal and SunAlliance. Again, Drenda was called on to help the South Carolina agents through that transition and was instrumental in keeping the agents comfortable with the new ownership and focused on growing their book of business with the company. In 2005 she was promoted to Regional Marketing Manager responsible for the states of SC, GA, TN and NC. She continued with these responsibilities when Royal and SunAlliance sold the Orion book to Sentry Insurance in Stevens Point, WI in 2006. In 2012, she assumed management responsibilities for the states of WI, IN, OH and IL in addition to SC, GA and TN.

Herbert L. Decuers CIC, ARM, CRIS - Underwriter

Herb comes to Insure Response with over 40 years of insurance experience. He began his insurance career as an underwriter with Commercial Union Insurance Company. He left the underwriting ranks to head an agency sales group aimed at Association Insurance Business. Herb has held several high level sales & marketing positions with Local, Regional, and National insurance brokerage firms. In addition to his considerable retail agent experience he has also worked as a Business Development Manager for MGA's. His duty with these MGA's focused on agent development and increasing program volume. He has considerable agency contacts though the Eastern US. Herb has been an Instructor for the IIASAC for the CRIS program and a Guest Speaker on Insurance Topics for the Florida Forestry Association- continuing Education program; Warnell School of Forestry, University of Georgia. He has served as a Board Member of Timberlake Country Club; Is a Deacon at Chapin Presbyterian Church and Chairman of the Church Finance committee. In his spare time he enjoys boating, golf & playing with his grandchildren.

Wanda Brown Compliance Analyst

Wanda's functions include Accounting, maintaining and submitting Surplus Lines Reports and Taxes to State and Local Municipalities for Insure Response, LLC in Newberry, South Carolina. She started her career in Banking. After several years she moved to the Insurance Industry working for Capital City Insurance in Columbia, South Carolina. She worked as a Licensed Claims Adjuster before eventually being promoted the Financial Services Department as a Compliance Analyst. There she maintained and submitted Premium Taxes and Statistical Data to State and Local Municipalities, as well as assisted in Compiling Information and Reports for the Annual Statement. In her free time, she enjoys boating, gardening and horseback riding.

These three work on the *Non-standard Homeowners and Rental Dwellings, Non-standard Condominium, Non-standard Renters, & Vacant Dwelling - Non-standard* products; available on Big "I" Markets in all states except Hawaii.

SPECIAL FEATURE:

Missed the E&O and Customer Claims Advocacy Webinar?

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

A 2012 survey of panel counsel attorneys for the Big "I" Professional Liability Program's endorsed carrier, Swiss Re Corporate Solutions, revealed that improperly advocating for customer claims was one of the most common errors and most dangerous things agents could do to expose themselves to E&O claims.

TWO FOR TUESDAY from Big "I" Markets

Big "I" Professional Liability, Swiss Re Corporate Solutions and guest panelists recently hosted a free risk management webinar directly addressing this risk area and how to avoid E&O exposure when advocating for customers claims. If you missed the webinar, a recording is available online at www.iiaba.net/EOHappens so you can get insight into the "dos" and "don'ts" of customer claim advocacy after an initial denial. All agency staff can benefit from viewing this webinar.

While you're online, check out other popular recordings from Big "I" Professional liability including the "Understanding Your Agency's Standard of Care" and "Agency E&O Considerations When Social Networking" webinars and the "Issues Relating to Certificates of Insurance" podcast. These resources are completely free for Big "I" members to access and are provided as a benefit of the Big "I" Professional Liability program.

Learn more at www.iiaba.net/EOHappens.

RISING RISKS AND COMMUNITY BANKS

To better understand the unique risks facing Community Banks and other financial companies, Travelers recently launched the Business Risk Index, a survey of business leaders from organizations of all sizes and industries, include financial institutions. The survey addresses the biggest risks companies face today, how those risks have changed and what businesses are doing about them. When asked how the overall level of risk their business faces is changing, 53% of financial institution business decision makers said their business environment is becoming somewhat/more risky compared to 48% of the overall respondents. This comes as no big surprise; given the 2008 financial crisis is still fresh in the minds of many financial institution decision makers. Among financial institutions business decision makers' top concerns are: compliance with U.S. laws and regulations (40%), technology and data/cyber related risks (31%), legal liability (30%), medical cost inflation 24% and reputational damages (24%). Travelers recently spoke on a panel about these risks at the Independent Community Bankers of America Conference in Orlando-a great place for agents to meet perspective and current banking clients. To learn more, visit: <http://www.icba.biz/convention/Pages/default.aspx>

Travelers SelectOne+® offers total account solutions for banks and credit unions to help mitigate their risks. You can obtain coverage for a wide range of exposures and help reduce potential gaps and overlaps in coverage. Travelers portfolio of coverage options addresses the four primary areas of exposure that impact your organization, including corporate management, financial institution bond, cyber risk, and property/casualty.

Learn more:

Also, check back on the Business Risk Index. The newest edition will be released soon.

The Travelers' *Community Banks* product can be found at www.bigimarkets.com.

WEBINARS

Commercial Residential Insurance Webinar

Join us to learn about what we can do for you.

Date: Thu, Mar 12, 2015

Time: 02:00 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 habitation 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

TWO FOR TUESDAY from Big "I" Markets

- 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)

\$20 Amazon gift card just for giving us a try!

Here are the details:

1. Simply send us a risk to quote within 30 days after the webinar (must be effective within 60 days after the webinar)
2. Underwriting must release a bindable quote
3. Collect your gift card!

REGISTER HERE!

+++++

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.

+++++

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

+++++

"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. 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.

TWO FOR TUESDAY from Big "I" Markets

Webinar dates:

- Wednesday, March 4th at 2:00 p.m. EDT

+++++

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.

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. Legend has it Abraham Lincoln was born in a log cabin. Would the *Non-standard Homeowners and Rental Dwellings* product cover a modern log home?
2. Which Founding Father is credited with creating Daylight Savings Time?
3. The Nixon Shock was a series of measures which ended what with regard to U.S currency?

TIE BREAKER

Leonard Nemoy (aka Mr. Spock) passed away this past weekend. How many of the *Star Trek* movies did he produce or direct?

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. HomeScanSM Desk Reference
2. HomeScanSM video
3. HomeScanSM Flyer

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Virginia on a Cyber Liability sale of **\$14,352** in premium!