

The Big “I” Markets Affluent Program

Big “I” Markets has partnered with ACE, AIG, Chubb and Fireman’s Fund to bring you the power of choice when it comes to personal insurance for your most successful customers. The affluent program is the most widely accessed on Big “I” Markets. Our agents have written nearly \$11 million in affluent premium with our premier market carriers. With Big “I” Markets, the choice is yours!

ACE

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.

AIG

AIG Private Client Group was created to meet the needs of successful customers. But because success comes in many ways to many different people, no two customers will be the same. One might have great wealth and specialized needs — the need to cover art collections or a variety of properties, cars, and boats, for example — while another might have been steadily building wealth, focused on family and career, and is now suddenly awakening to just how much he or she has at risk. AIG PCG aims to meet the needs of these diverse populations with a promise that defines our difference: Insurance that keeps up with your success.

Chubb

Chubb personal insurance is the premier insurer of high net-worth individuals in the U.S. With 30 years of experience specializing in the affluent market, they offer products and services designed to help protect the highly valued assets and peace of mind of affluent customers. Chubb offers an array of products ranging from auto to homeowners, valuable articles, liability and yacht insurance. Their mission is to continually

evolve and expand the Masterpiece® suite – long considered the gold standard of affluent personal insurance – to provide new offerings that best meet the needs of high net-worth consumers in an ever-changing world.

Fireman’s Fund

Fireman’s Fund Prestige Portfolio is a premier provider for high net-worth, affluent customers. Products include home, auto, valuables, excess liability and yacht. For high net-worth and affluent customers, they offer customized and innovative products with creative, flexible underwriting solutions for unique and complete risks.

BROKER OF RECORD

20% of our affluent new business premium came from Broker of Record submissions in 2012. We do welcome BOR requests, and have a separate product set up just for that process. Please use the Affluent Personal Lines Broker of Record Change product and submit a “quote request” to create a file on Big “I” Markets if the client has a policy in force for Chubb, Fireman’s Fund, AIG or ACE. Coverage is not automatic with a broker of record submission. Each risk will be re-underwritten and accepted or declined based upon its attributes. All risks must meet the eligibility requirements of our program, as described on the Affluent Program underwriting and coverage page.

Multiple Policies/Book Roll: Contact Nancy Doherty (nancy.doherty@iiaba.net) for additional information or to discuss a large transfer. Requests involving multiple policyholders via book roll must be entered separately in Big “I” Markets. Please use the “Request a Quote” feature for each respective policyholder.



The Big “I” Markets Affluent Program is robust and popular, and the complexity can be tricky, which is why BIM has two experienced affluent underwriters dedicated to the program. If your account has features that aren’t addressed above, or on the Big “I” Markets Underwriting & Coverage page, please go ahead and submit applications for consideration. It allows the underwriter to more accurately evaluate the risk by ensuring all information has been provided.

Please note, not all carriers are available in all states. The above information is intended to be a general guide and is subject to change. Each risk is considered on its individual merits and may command different requirements of eligibility.