



# JOIN THE JOURNEY TO INDEPENDENCE

BIG I MARYLAND MEMBER BENEFITS KIT

**BIG** **i**<sup>®</sup> | MARYLAND

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# 2023/24 BIG I MD EXECUTIVE COMMITTEE

## President/CEO

Rebekah Langford  
Big I Maryland  
(P) 410-766-0600 x 101  
rebekah@BIGIMD.com

## Immediate Past Chairman

Christopher Weller  
Monterey Insurance Group  
(P) 410-535-0416  
cweller@oakpointins.com

## State National Director

Nancy Nicklow, CPCU, AAI, CRIS  
Huff Insurance  
(P) 410-647-1111  
nancy@huffinsurance.com

## Chairman

Enver Berker Hazar  
Hazar Financial  
(P) 202-888-0605  
berker@hazarfinancial.com

## Chairman Elect

Stacey Nicholson, CIC, CPCU, LUTCF  
CNR First Insurance Services  
(P) 888-801-2177  
stacey@cnrinsurance.com

## Vice Chairman

Matthew Hogans  
Hogans Agency, Inc.  
(P) 410-778-1665  
matt@hogans.com

# 2022/23 BIG I MD BOARD OF DIRECTORS

John Latimer, CIC, CRM  
Blue Ridge Risk Partners  
(P) 301-302-8244  
john.latimer@blueridgeriskpartners.com

# MEET OUR STAFF

## President/CEO

Rebekah Langford  
Big I Maryland  
(P) 410-766-0600 x 101  
rebekah@BIGIMD.com

## Director of Insurance Programs

Kate Langford  
Big I Maryland  
(P) 410-766-0600 x 103  
kate@BIGIMD.com

## Director/Marketing & Communication

Kyrsten Langford  
Big I Maryland  
(P) 410-766-0600 x 102  
kyrsten@BIGIMD.com

# MEET OUR INSTRUCTORS

Shelley Arnold, CPCU  
Vincent 'Chip' Boylan, CPCU, ARM, RPLU  
Sharon Gardner, AAI

Nancy Nicklow, CPCU  
Stanley Lipshultz, CPCU  
Annette Winston

## HEADQUARTERS



### LOCATION

2408 Peppermill Drive, Suite A  
Glen Burnie, MD. 21061  
(P) 410-766-0600  
(E) info@BIGIMD.com  
www.BIGIMD.com

### HOURS OF OPERATION

Monday-Thursday: 9AM-4PM  
Friday: 9AM-3PM

# LEGAL ADVOCACY

Extensive coverage is given during the sessions of the Maryland General Assembly by means of our Legislative Committee. Big I Maryland's Legislative Bulletin outlines, in a concise format, the content of all legislative measures being offered in Annapolis which affect our business. These same bills are tracked for you through the session until final disposition.

The Association President, Legislative Committee and Legislative Advisor monitor all insurance related legislation on your behalf during sessions of the Maryland General Assembly. Members are provided with timely legislative bulletins outlining those issues/bills which affect our business.

The Association has been involved in the passage of a number of legislative proposals helpful to the Independent Agent and the Maryland Assembly. Conversely, we have successfully opposed measures which would have been counter productive.



## PAC FUNDS

### WHAT IS A POLITICAL ACTION COMMITTEE?

Organizations like Big I Maryland form a political action committee (PAC) to give our membership the opportunity to make personal contributions that help support the functions of candidates for legislative or statewide office who understand the needs of the independent agent.

### MAPAC

Big I Maryland was instrumental in the organization and development of the Maryland Agents Political Action Committee (MAPAC). This is a separate, non-profit, non-partisan, political action committee. It functions to aid those candidates for legislative or statewide office who understand the problems and needs of the independent agent. Nationally, Big I MD members visit with all of Maryland's Senators and Representatives in Washington during the national Legislative Conference, held in the Spring, each year. Contact is maintained with our representatives in Congress throughout the year.

### INSURPAC

Our National PAC, InsurPac, functions to aid those candidates for national political offices. InsurPac's interaction with our representatives on Capitol Hill is crucial to the interests of independent agents. Because of the bond established through these events, elected officials regularly turn to IIABA's lobbyists when they are seeking information about the independent agency system and insurance knowledge in general. Our representatives use that information to frame insurance issues on Capitol Hill and, in doing so, promote what is important to IIABA's membership. Donations to InsurPac must be from individuals and the agency must sign a Corporate Approval form prior to contributing.

Learn more about Legal Advocacy and PAC Funds by visiting [www.BIGIMD.com/advocacy](http://www.BIGIMD.com/advocacy).

## MEET THE LEGISLATIVE TEAM

### Legislative Advisor

**Brett S. Lininger, Esq.**  
Kress Hammen  
204 Duke of Gloucester Street  
Annapolis, MD 21401  
(P) 410-375-8548  
[brett@kresshammen.com](mailto:brett@kresshammen.com)

### Legislative Committee

**Committee Chairman, Jay Duke**  
Mike McCartin, CPCU  
Stacey Nicholson  
Chris Weller  
Berker Hazar

# EDUCATION PROGRAM

Big I Maryland is a nationally recognized and award-winning insurance education provider. Our goal is to provide relevant and quality content to meet the needs of all agents. Big I Maryland offers classroom, web-based and self-study continuing education courses, as well as pre-licensing training.

## EXPAND YOUR INSURANCE KNOWLEDGE WITH BIG I MARYLAND

### DESIGNATION PROGRAMS

#### ACSR: Accredited Customer Service Representative

Big I MD offers both the Personal and Commercial Lines designation programs. The ACSR program provides practical and relevant customer service skills and technical knowledge. Demonstrate your commitment to excellence in customer service and professionalism by earning the ACSR designation.

#### AAI: Accredited Advisor in Insurance

The AAI program is designed to meet the educational needs of insurance producers, CSR's, managers and principals. Establish a clear professional advantage in the marketplace and fulfill your commitment to customer service with the AAI program. In today's increasingly complex property-casualty insurance marketplace, only producers with in-depth insurance knowledge and a strong focus on customer service have a competitive edge.

### ONLINE EDUCATION & CE

#### Earn CE credit from the comfort of your home or office.

For the convenience of our members, Big I Maryland has partnered with various providers to offer a wide variety of opportunities for online and self-study education. Many of these courses are approved for CE credit in Maryland.

### NEW HIRE TRAINING

#### Looking for industry training for your new employee?

Big I Maryland has partnered with My Agency Campus to bring training for new hires, job changes, and emerging leaders.

My Agency Campus provides a range of online course offerings including: Insurance Coverage Basics, Training by Job Role, Business Skills, Supervisor Training and more!

### IN-HOUSE TRAINING

#### Convenient | Practical | Professional

Big I Maryland is pleased to offer the opportunity for you to hold In-House training for your staff right at your office. Let us do the heavy lifting. In-House Training brings our knowledgeable instructors and informative CE classes to you!

We also have the ability to help you plan a virtual CE training event for your agency through our company partners, ABEN and the Big 'I' Virtual University (VU).

Learn more about our Education Program by visiting [www.BIGIMD.com/education](http://www.BIGIMD.com/education).

### PRE-LICENSING TRAINING

Our Property & Casualty Pre-Licensing Course will qualify an individual to take the Maryland Insurance Licensing state examination. This program is offered in a classroom setting and there is also an online/self-study option through our partner, WebCE.

### LICENSING FOR US VETERANS



Property/Casualty pre-licensing classes offered through BIG I MD are FREE to all U.S. Veterans! After you register for one of our courses all that is required is that you send a copy of your current photo I.D. as well as a copy of your DD 214. You may email it to [kyrsten@BIGIMD.com](mailto:kyrsten@BIGIMD.com).

## EDUCATION ACHIEVEMENTS

2023 Excellence in Insurance Education Award - Gold Level  
2022 Excellence in Insurance Education Award - Gold Level  
2021 Excellence in Insurance Education Award - Gold Level  
2020 Excellence in Insurance Education Award - Gold Level  
2019 Excellence in Insurance Education Award - Gold Level  
2018 Excellence in Insurance Education Award - Gold Level  
2017 Excellence in Insurance Education Award - Gold Level  
2016 Excellence in Insurance Education Award - Gold Level  
2013 Excellence in Insurance Education Award - Bronze Level  
2012 Excellence in Insurance Education Award - Bronze Level  
2011 Excellence in Insurance Education Award - Gold Level  
2010 Excellence in Insurance Education Award - Bronze Level  
2009 L.P. McCord Award for 'Innovative Education Program'  
2007 L.P. McCord Award for 'Outstanding Education Program'  
2001 L.P. McCord Award for 'Non-Seminar Services'  
1999 L.P. McCord Award for 'Outstanding Education Program'  
1999 L.P. McCord Award for 'Single Best Seminar'  
1999 L.P. McCord Award for 'Non-Seminar Services'  
1996 L.P. McCord Award for 'Single Best Seminar'

# MARKETING & BRANDING - TRUSTED CHOICE®

Trusted Choice® is the national marketing brand created exclusively for Big "I" members to help consumers understand the value that an independent agent offers. This is not a market access program but a brand that is designed to highlight the strengths of independent insurance agents: [Choice, Customization, and Advocacy](#).

## Trusted Choice Benefits:

- Licensed use of the consumer tested logo and Pledge of Performance
- Exposure through national advertising and public relations campaigns
- Customizable advertising materials
- Inclusion on the online Agency Locator, so that consumers can find your agency when visiting [www.trustedchoice.com](http://www.trustedchoice.com)
- Informative consumer articles that can be used in agency newsletters, websites, social media or mailing
- Customizable press release templates which help garner local press coverage for your agency
- Syndicated content feed (RSS) for your website or blog
- Support from many Trusted Choice industry partners
- Marketing Reimbursement Program - receive up to \$500 for co-branding with Trusted Choice



## Connect To Today's Consumer

TrustedChoice.com is unlike any other website currently available to insurance prospects. While some may offer consumer research and rate comparisons, none present the unique combination of benefits found here. Aside from the ability to evaluate multiple insurance companies, the chance to select an independent agent who'll advocate on their behalf is an advantage many consumers find irresistible.

## Why Consumers Choose Trusted Choice:

- Tools & filters allow them to find an independent agent that fits their unique needs
- Personal lines quoting for Auto & Home help form an idea of what kind of pricing they can expect
- Exhaustive resources for research on specific lines of insurance
- Engaging blog written by trusted internet authors
- Educational content to help consumers

## TRUSTED CHOICE® MARKETING REIMBURSEMENT PROGRAM

Trusted Choice will reimburse a portion of expenses incurred in 2024 by Big "I" members for co-branding advertising and marketing materials. This is not meant to replace your agency's brand, but to complement it by including the **Trusted Choice** branding in your marketing efforts. Members have three ways to access funds:

### Co-brand with the Trusted Choice logo\*

**General Co-branded Marketing:** Up to **\$1,000** in reimbursement when co-branding with the Trusted Choice logo on any consumer facing items. This could include business cards, store signage, advertising costs, event sponsorship, and more.

**Digital Marketing Incentive:** Digital Co-branding (Digital Marketing Incentive) – Use of any of the Trusted Choice customizable campaigns or custom campaign created by member that includes the Trusted Choice logo. This includes video production, advertising costs (Display ads, social ads, YouTube, etc.) Agencies will be reimbursed 75% of cost with a max value of **\$1,000** in 2024.

**Digital Upgrade:** **\$500** for signing up to use a preferred digital vendor for your agency's website. Website must have been built in 2022. Website must include Trusted Choice logo on homepage. You must have spent at least \$500 before applying for reimbursement with proof of payment.

**TechCompare Vendors:** Browse the full collection of service providers to see who can help your agency strengthen its marketing or improve the customer experience. Members can access up to **\$1,000** total to use with TechCompare vendors with the MRP tag. Please note a maximum of \$500 can be used towards any one vendor. \*In order to use funds you must be a new customer of the vendor you choose to work with as of 1/1/2024 .

# COVERAGE FOR YOUR AGENCY

## BIG I PROFESSIONAL LIABILITY

For more than 35 years, the Big "I" Professional Liability Program underwritten by Westport Insurance Corporation, a member of Swiss Re Corporate Solutions (rated A+ Superior by A.M. Best), has been the premiere choice of IIABA member agents for insurance agents and brokers E&O insurance.

The Big "I" Professional Liability Program offers not just a policy, but a comprehensive program for insurance agents. With the participation of Big "I" members from 50 states and the District of Columbia, we've grown into the largest and most stable insurance agents E&O program in the nation.

### Top 5 Reasons to Purchase Your Agency's Professional Liability from the Big 'I':

- You'll secure superior coverage to protect your agency
- You'll gain access to exclusive risk management resources
- You'll enjoy superior service from Big "I" state associations
- The program is designed by agents, for agents
- Your purchase supports Big "I" advocacy to protect your interests

## PROFESSIONAL LIABILITY.

### Two policy forms filed on a Risk Purchasing Group (RPG) basis exclusive to Big "I" Members:

#### Swiss Re:

Swiss Re has been the nationally endorsed carrier of the Big "I" Professional Liability program for over 30 years and has created the strongest coverage form in the marketplace. As the largest writer of agents E&O insurance in the country, Swiss Re addresses the needs of traditional Property & Casualty and Life & Health agencies as well as Clusters, Alliances, and agencies with operations extending beyond the traditional sales & servicing of insurance products.

#### Allianz:

The new Allianz PRO GARD® insurance agents E&O policy was developed on a risk purchasing group basis exclusively for Big "I" members. With more than 25 years of experience, Allianz (formerly known as Fireman's Fund) is an industry leader in providing liability coverage for agents & brokers against errors and omissions.

**Just want Excess E&O coverage?** Look no further! Coverage is provided by First Specialty Insurance Corporation, a member of Swiss Re Corporate Solutions (rated A+ by A.M. Best), and is available exclusively to Big "I" members. Underlying E&O must be with an approved carrier, which includes: Utica Mutual, Allianz, Safeco, Darwin, Indian Harbor, Great American, National Union, CNA & Liberty.

Learn more about the Big "I" Professional Liability Program by visiting [www.BIGIMD.com/e&o](http://www.BIGIMD.com/e&o).

## PENN NATIONAL AGENT'S UMBRELLA PROGRAM

Penn National Insurance offers an outstanding agents umbrella program in 23 states, endorsed by both the National Association of Professional Insurance Agents and the Independent Insurance Agents & Brokers of America.

#### Key Features:

- Commercial Umbrella coverage built to automatically include Agents/Brokers E&O
- Marketed exclusively through producer associations
- Designed to accept agents and brokers with a broad range of producer activities
- Competitive pricing
- Up to \$20M limits available
- Coverage for Agents/Brokers built to follow form over standard primary E&O policy coverages
- Minimum primary coverage required GL/BOP and Agents/Brokers E&O

#### Coverage Can Include:

- Excess Employers Liability in all states other than NY
- Excess Employee Benefits Liability
- Mutual Fund or Variable Annuities coverage

#### Options to Include:

- Up to \$5M Personal Umbrella limits for entity principals (except TX and WI)
- Up to \$2M excess EPLI limits

Learn more about the Penn National Umbrella Program by visiting [www.BIGIMD.com/umbrella](http://www.BIGIMD.com/umbrella).





# COVERAGE FOR YOUR AGENCY

## CYBER LIABILITY COVERAGE

Cyber crimes are the fastest growing crimes in the world. Cyber attacks are up 17 times since 2009 and this is primarily because only 1 in 20,000 cyber thieves get caught. Independent insurance agents collect and store numerous types of private information on their clients. This information can range from driver license numbers to corporate trade secrets. As the agents collect this information they are required by law to protect it from the public and to keep it secure. It does not matter if they keep this information on their computer system or another 3rd party system, if they collected it - they are responsible for the breach notification.

### Beazley Breach Response

Big I Maryland has partnered with Beazley syndicated at Lloyds to offer you cyber liability coverage on a **NON-ADMITTED** basis. The Beazley Breach Response® policy was created and tailored to the needs of independent agents. Coverage is provided on a Non-Admitted basis with premiums as low as \$250\*.

Beazley Breach Response® protects you from threats including:

- Information Security & Privacy Liability
- Regulatory Defense & Penalties
- PCL Fines & Penalties
- Website Media Liability
- Cyber Extortion
- Legal & Forensics
- Public Relations
- Fraud Resolution



As a Beazley Breach Response policyholder, you will have access to their Data Security Risk Management website, which provides risk management policies, procedures, training and other tools to help prevent a breach of confidential data.

Learn more about Cyber Liability Coverage by visiting [www.BIGIMD.com/cyber](http://www.BIGIMD.com/cyber).

### Coalition

Coalition is the first insurance-enabled technology firm built to help businesses before, during and after a cyber incident. During the online quoting process, your network and web properties undergo an automated risk assessment to identify known issues and potential security weaknesses.

Once coverage is bound, Coalition provides ongoing monitoring for new and emerging threats specific to the information technology used by the insured, adding an extra layer of defense. All policies include this technology-driven approach—which includes automated alerts, threat intelligence and ongoing policyholder monitoring—along with a dedicated claims and security team should a breach occur.



Through the Big "I" Markets platform, any Big "I" member agency can quote and bind insurance online. Big "I" members also have direct access to Coalition's licensed agents and renowned cybersecurity experts via online chat throughout the sales and underwriting process. Watch our brief Coalition cyber insurance overview video and a demonstration of our streamlined cyber submission process to see how the quoting process works.

Learn more about Coalition by visiting [www.bigimarkets.com/coalition-cybe](http://www.bigimarkets.com/coalition-cybe)

# COVERAGE FOR YOUR AGENCY

## BIG "I" EMPLOYEE BENEFITS PROGRAM

The Big 'I' Employee Benefits program provides full service group benefits to our member agents. The program is underwritten by The Guardian Life Insurance Company of America, a multi-line insurance group with many years of experience in the business and administered by a dedicated service team just for Big 'I' members.

Offering Group Life, Group Short & Long Term Disability, Group Dental and Group Vision, the program offers varying lines of coverage options to meet the diverse needs of our members and also provides guaranteed issue with certain requirements being met. Whether you are a new member or an existing one, we quote and add coverage on a continuous basis.

### Group Term Life Insurance

The Big "I" Group Term Life insurance program not only can provide coverage for final expenses but also can help with a variety of other family needs. Life insurance can be used for estate settlement, probate costs, mortgage pay off, college expenses and payment of medical expenses to name a few. The program offers guaranteed issue (with certain requirements being met), a variety of plan alternatives to fit your agencies needs, coverage for spouse and children and optional coverage for employees.

### Group Long Term Disability

Protect your greatest asset, your ability to earn a living! The Big "I" Long Term Disability program offers guaranteed issue (with certain requirements being met), up to \$10,000 per month in benefits, a variety of plan alternatives to fit your agencies needs, special benefits for residual disability, your choice of waiting periods and waiver of premium.

### Group Short Term Disability

The Big "I" Short Term Disability program protects you from loss of income during an illness or accident that prevents you from working. The program offers guaranteed issue (with certain requirements being met), up to \$650 in weekly benefits and a variety of plan alternatives to fit your agencies needs.

### Group Dental and Vision Insurance

The Big "I" Dental program offers two levels of coverage, basic and enhanced, with an extensive list of in-network preferred provider dentists. Also offering options for out-of-network coverage and orthodontic services. The Big "I" Vision program offers coverage through the Guardian with a choice between the VSP Choice network and the Davis Vision network.

Learn more about the Big "I" Employee Benefits Program by visiting [www.independentagent.com/employee-benefits](http://www.independentagent.com/employee-benefits).

## BIG "I" RETIREMENT SERVICES

Whether your goal is to maximize owners contributions, lower your agencies tax burden, or retain key employees, our retirement professionals can tailor and customize a plan to fit your needs.

Having trouble deciding which retirement plan is right for you or your agency? Big "I" Retirement Services is here to help you choose which plan best meets your circumstances. We've worked with more than 1,000 agencies to help them achieve their retirement goals.

**RETIREMENT  
SERVICES.**

### IIABA Support

With over 25 years in the retirement business, the Big "I" serves as a strong advocate for participating agencies. Whether it concerns a complicated transition from another provider, or perhaps a sale of the agency, we know your business, understand your market, and can grasp your needs.

### Roll Over Your Plan and Save

Our advisers are available to all IIABA members to provide consultation on existing and new plans alike at no cost or obligation. At Big "I" Retirement Services, we consider you a member first, and a client second. Whether were building a new plan for your agency from the ground up or simply rolling over your existing plan in order to save you money with our low administrative fees, we strive to make your experience with us pleasant, professional, and hassle-free.

Learn more about the Big "I" Retirement Services Program by visiting [www.independentagent.com/retirement](http://www.independentagent.com/retirement).

# COVERAGE FOR YOUR AGENCY

## BIG "I" MARKETS (BIM)

### Big "I" Markets | Exclusive Market Access

Big "I" Markets is an online market access system available exclusively to Big "I" members featuring no fees, no volume commitments and competitive commissions.

What can you access? A suite of top tier products including affluent homeowners, bonds, commercial packages, habitational, non-standard homeowners.

### Benefits of Big 'I' Markets:

- Ownership of expirations
- No initial access or termination fees
- No obligation to submit other accounts
- EFT commission payments
- Only one login needed to access all programs
- Weekly e-newsletter featuring product knowledge and special interest pieces
- Doing business with Big "I" Markets supports your state association

19

Years In Business

10,000+

Registered Big I Agencies

20

Markets

\$30M+

2019 Written Premium

## CURRENT MARKETS AVAILABLE IN MARYLAND

### Commercial Markets:

- Bonds - Bid, Contractor, Performance, Surety
- Commercial Auto - Monoline
- Commercial Lessors Risk
- Community Banks Business Insurance Program
- Cyber Insurance - Coalition
- Cyber Liability-Small Business Solution
- Cyber Liability and Cyber Crime (Wrap+)
- Directors & Officers Liability (Wrap+)
- Employment Practices Liability - Wrap+
- Fidelity/Crime - Wrap+
- Flood - *In, Above & Outside NFIP!*
- Habitational - Apartment Program
- Habitational - Condominium Program
- Highly Protected Risks
- Pollution Contractors - Farms-USTs-Other
- Real Estate Agents / Property Manager E&O
- Small Commercial Markets - Travelers, Chubb & CNA
- Wrap+ Executive Liability for Private Companies

### Personal Markets:

- Affluent Package - Chubb and AIG
- Auto & Home - Standard Markets
- Flood - *In, Above & Outside NFIP!*
- Home Business Insurance
- Jewelry
- Non-standard Homeowners, Renters, Condominium, Rental Dwellings, Vacant Dwellings
- Personal Articles Floater
- Personal Excess Policy
- Personal Umbrella Policy
- Recreational Marine
- Recreational Vehicles
- Travel Insurance



For full program details or to get started with BIM visit [bigimarkets.com](http://bigimarkets.com) today!

# COVERAGE FOR YOUR CLIENTS

## RLI PERSONAL UMBRELLA & HOME BUSINESS POLICIES

### RLI | Personal Umbrella Policy (PUP)

RLI's PUP stands atop the existing homeowner and auto insurance to provide an extra layer of personal liability protection for the insured and their family. With RLI's PUP program, the insured can maintain their auto or home coverage with any company they choose, provided they agree to maintain the mandatory minimum underlying coverage limits.

#### RLI Umbrella Policy Features:

- Limits up to \$5 million available (\$1M in NM)
- Excess UM/UIM available in all states.
- The insured can keep their current homeowner/auto insurer
- New drivers accepted - no age limit on drivers
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases
- Competitive, low premiums for increased limits of liability
- Simple, self-underwriting application that lets you know immediately if the insured is accepted
- E-signature and credit card payment options
- Immediate coverage available in all 50 states plus D.C.



### RLI | Home Business Insurance Policy

RLI's Home Business Policy provides affordable coverage for those people who operate small home-based businesses. Insureds often believe their existing homeowners or apartment-dwellers policy will cover any loss or damage to their business equipment, furniture and supplies in the event of fire, theft or other catastrophe, when in fact, those policies usually explicitly exclude coverage for any business exposures on their premises. The RLI Home Business Policy, however, is not intended for all types of home business. It is specifically targeted for over 100 retail and services risks operated from the insured's residence and presenting minimal product liability, professional liability and/or off-premises exposures.

#### RLI Home Business Policy Features:

- Provides coverage for over 145 classes of small retail & service-type home-based businesses
- Affordable rates
- General liability coverage up to \$1 million
- Loss of business income protection up to 12 months available
- Broad coverage with off premises theft included
- RLI is admitted and A.M. Best "A+" rated
- Up to \$100,000 (varies by state of risk) comprehensive coverage for business personal property both on- and temporarily off-premises
- Up to \$5,000 per person for medical payments to customers injured on the insured's premises
- Optional coverage available for Additional Insureds, Money & Securities, Electronic Data Processing Equipment (varies by state of risk)

#### RLI Home Business Benefits For You:

- No minimum volume requirements or access fees
- Easy underwriting
- Self-rating application
- Direct bill at new business and renewal via credit card and ACH
- Availability regardless of the carrier providing the homeowners or apartment-dwellers coverage
- Competitive rates starting at just \$125 annually, depending on the location and type of business

### How To Get Started With RLI

To sell both the RLI Umbrella and Home Business Insurance policies, an RLI producer and IBSC Sub-producer agreement found on the Big I Maryland website must be completed and submitted to our insurance department.

Learn more about RLI by visiting [www.BIGIMD.com/RLI](http://www.BIGIMD.com/RLI).

# COVERAGE FOR YOUR CLIENTS

## OTHER COVERAGE FOR YOUR CLIENTS

### Big "I" Flood Program | An Unparalleled Program

Together, Big "I" Flood and Selective's relationship helps deliver members an unparalleled flood program. Together, we offer agents several layers of support to meet any and all flood insurance needs. Get to know the Big "I" and Selective staff and get your flood questions answered. With personalized support, competitive commissions, and an easy-to-use quoting platform, it is an easy decision to start writing your flood business through the Big "I" Flood-Selective partnership today.

Selective offers a unique and unparalleled approach to servicing flood customers nationwide. Having been rated A (Excellent) by A.M. Best since 1930, and the endorsed flood carrier by IIABA, Selective provides the experience, dedication and service required to stand up against the competition.



### Personalized Service

Rest assured that your customers will receive personalized service, since Selective handles policies from inception to payment of a claim. No third-party vendors just one-on-one processing to respond to their needs.

### A Partner to Trust

Selective knows that partnership is key, which is why exclusive underwriting teams are designated to each and every agency state. When support is needed, look to Selective for a team of experts you can trust.

### State-of-the-Art Tools

Offering a newly enhanced flood agency portal, Selective provides the essential tools needed to make placing your flood business easy, including streamlined navigation, real-time processing, and easy access to reports, commissions, claims and more!

### Customized Marketing Resources

Knowing that often the development of marketing concepts can prove to be the most challenging and expensive part of attracting customers, Selective offers a variety of tailored solutions, ranging from co-brandable flyers, brochures and postcards, to custom eMarketing campaigns, pre-recorded radio spots, and billboard designs. Selective Flood isn't your ordinary carrier they are dedicated to provide not only the products, but the service that stands above the rest.

Learn more about the Big "I" Flood Program by visiting [www.independentagent.com/flood](http://www.independentagent.com/flood).

### Coalition | Cyber Coverage For Your Clients

Coalition is the first insurance-enabled technology firm built to help businesses before, during and after a cyber incident. During the online quoting process, your network and web properties undergo an automated risk assessment to identify known issues and potential security weaknesses.

Once coverage is bound, Coalition provides ongoing monitoring for new and emerging threats specific to the information technology used by the insured, adding an extra layer of defense. All policies include this technology-driven approach—which includes automated alerts, threat intelligence and ongoing policyholder monitoring—along with a dedicated claims and security team should a breach occur.



Through the Big "I" Markets platform, any Big "I" member agency can quote and bind insurance online. Big "I" members also have direct access to Coalition's licensed agents and renowned cybersecurity experts via online chat throughout the sales and underwriting process. Watch our brief Coalition cyber insurance overview video and a demonstration of our streamlined cyber submission process to see how the quoting process works.

Learn more about Coalition by visiting [www.bigimarkets.com](http://www.bigimarkets.com).

# OTHER BENEFITS

## OTHER MEMBERSHIP BENEFITS

### The Maryland Messenger | Print & Digital Media

The 'Maryland Messenger' is Big I MD's quarterly newsletter containing concise, up-to-date, insurance information on all phases of our businesses including regular columns regarding education, local activities, etc.

#### Advertising Opportunities:

Big I Maryland offers advertising opportunities in the 'Maryland Messenger'. One of our many member benefits include discounted pricing on advertisement placement in our newsletter.

Interested in Advertising? Contact Kate Langford at [kate@BIGIMD.com](mailto:kate@BIGIMD.com) or 410-766-0600 x 103.

### The Big "I" Maryland Observe | Print & Digital Media

Our members receive access to the 'Big I Maryland Observe' which is Big I MD's monthly bulletin sent out electronically to our members and industry partners that contains important news and information pertaining to the Big 'I'.

You can learn more about print and digital benefits by visiting [www.BIGIMD.com](http://www.BIGIMD.com).

### Big "I" Virtual University (VU) | Build Your Knowledge Base

The Big I VU is the smarter way to build your knowledge base through online education and research with more than 18,000 pages to help you find answers to tough insurance questions.

#### Real Questions. Real Answers. | Your Insurance Technical Solution

Virtual University's experts explore and explain real issues and policy coverage questions in four areas: commercial lines, personal lines, life/health and agency management.

You have access to state specific information, dive into talent recruitment, get tips for starting an agency, and much more.

#### Live and On-Demand Education | Your Agent Training Solution

Virtual University offers a wide range of live and on-demand education developed specifically for independent agents. No matter what your need, time or level of experience, the VU has it covered.

#### Ask An Expert | Get An Answer

If you can't find an answer to your insurance query in the more than 18,000 pages of content in the extensive online library, just use the members only 'Ask An Expert' service. The VU faculty is comprised of more than 50 industry experts, who will review your query and respond with a personalized answer.

Learn more about the Big "I" Virtual University by visiting [www.independentagent.com/VU](http://www.independentagent.com/VU).

**VIRTUAL  
UNIVERSITY.**

### Contract Reviews | Legal Advocacy & Governance

Don't sign on the dotted line before IIABA's legal team has had the opportunity to review the contract. Send the contract to us for review. If the company has already been reviewed, we will email it to you!

Contact Rebekah Langford at [rebekah@BIGIMD.com](mailto:rebekah@BIGIMD.com) to learn more about contract reviews.

# OTHER BENEFITS

## OTHER MEMBERSHIP BENEFITS

### Invest | Reach The Next Generation

Invest is a 501(c)(3) non-profit organization dedicated to educating, preparing, and attracting diverse new talent to exciting insurance opportunities and career paths.

When you partner with Invest, you are helping to develop the next generation of insurance recruits as well as insurance consumers. Invest provides numerous resources at no cost to teach insurance and career fundamentals in high schools and community colleges across the nation.



Learn more about Invest by visiting [www.independentagent.com/invest](http://www.independentagent.com/invest).

### Agents Council for Technology (ACT) | Technology Solutions For Your Agency

ACT has become an industry leader in helping independent agencies, carriers, and vendors implement innovative technologies and workflows. Our mission is to bring all independent agent & broker distribution stakeholders together to advance the use of the most effective agency workflow technologies which enhance productivity, sales & marketing, service, and security.

An IIABA program, ACT focuses on strategic trends and drives improvements to the customer experience, using virtual work groups and in-person meetings. We provide recommendations & best practices, webinars, and videos that can be used by all of our stakeholders, each of which have an equal voice.



Learn more about ACT by visiting [www.independentagent.com/ACT](http://www.independentagent.com/ACT).

### Big "I" Hires | Create Your Dream Team

Does the thought of hiring a new employee leave you overwhelmed? Are you seeing turnover, or posting a job, but just aren't finding the "right" person? Find the right recruits with Big "I" Hires, a one-stop resource for independent insurance agencies to identify, hire and assess top-performing Producers and CSRs.

- Recruit with IdealTraits
- DIY Hiring Kits
- Superior Professional Development



Learn more about Big "I" Hires by visiting [www.bigihires.com](http://www.bigihires.com).

### Big "I" Diversity Council | Grow Your Business Through Diversity and Inclusion

The mission of the Big I Diversity Council is to engage and develop a sustainable diverse independent agency network by partnering with state associations, carriers, and industry affinity groups. Discover the opportunities and benefits of embracing diversity and encouraging change necessary for the independent agency system to thrive. When you lean on research, education and resources you will create an organizational culture that will better serve diverse markets.

Learn more about the Big "I" Diversity Council by visiting [www.independentagent.com/diversity](http://www.independentagent.com/diversity).



# NON-INSURANCE PRODUCTS

## OTHER MEMBERSHIP BENEFITS | NON-INSURANCE PRODUCTS

Did you know that your Big 'I' membership provides your agency access to powerful tools and discounts on our strategic non-insurance partners' products and services?



Caliper's hiring assessments help identify which person is best suited for a given job based on their intrinsic motivation relative to the role's responsibilities.  
**IIABA members receive 10% off hiring profiles & staff development tools.**  
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Start collecting esignatures and online payments all at once while streamlining signing processes and lowering costs. DocuSign's simplicity allows for easy integration into your existing workflows.  
**IIABA members receive 20% off Standard & Business annual plans.**  
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Open or link your IIABA UPS Savings account to receive discounts and call 1-800-MEMBERS to take advantage of UPS Smart Pickup® service free for one year.  
**Big "I" members save up to 34% on shipping.**  
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# MARYLAND YOUNG AGENTS COMMITTEE (YAC)

The Maryland Young Agents Committee (YAC) is a group within the Independent Insurance Agents of Maryland for agents 40 years or under or agents licensed less than 5 years. As the average age of an agency principal increases, the need to bring in new talent to the independent agency system also increases.

By giving young agents an outlet to share their ideas, learn from their peers and network with agents from across Maryland, the Young Agents Committee adds to the flow of new ideas and shows participants that there is a common ground.

## YAC GOALS:

- Instill professional and ethical behavior
- Promote good community relations and participate in charitable and social events
- Network with other agents in Maryland
- Foster an environment for young insurance professionals to succeed



## YAC Membership Levels

### Voting Committee: \$50 Membership Fee

A member in good standing of Big I MD, licensed insurance agent 40 years old or younger or licensed less than 5 years in the state of Maryland.

### Associate Member: \$50 Membership Fee

An Associate member in good standing of Big I MD, not a Maryland agent or broker, but work in the insurance industry.

## MARYLAND YAC INFORMATION

### **BIG I MD LIAISON**

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