



**In, Above, and Outside the NFIP!**



FEMA Photo Hurricane Ike, Sept., 2008

**FLOODING** can occur *anywhere at any time* of the year resulting from many different causes: flash floods, excessive rain, snow melts, mudflows, hurricanes, tropical storms, dam downstream hazard potential, coastal erosion, tsunamis, closed basin lake overflow and uncertain flow paths from urban development. **Are you offering flood coverage?**

The **Big “I” Flood Program** available to all IIABA members provides access to flood markets for most flood risks offering the National Flood Insurance Program (NFIP) for primary flood coverage and excess flood products for risks that have higher values or are ineligible for the NFIP.



**Wells Fargo Special Risks, Inc.**



**Selective Insurance**, a National Flood Insurance Program (NFIP) Write-Your-Own company (WYO) since 1984 has been our program partner for the primary NFIP flood policy since September, 2001.

Selective makes writing flood insurance easy and profitable. Some of the Selective Insurance advantages are:

- \* A+ Best rating since 1961
- \* Free Guaranteed Zone Determinations
- \* Flood Online® - State-of-the-art, Internet based flood system
- \* Personal & Commercial Flood
- \* Customer Service, Underwriting & Claims Handling by Selective Flood Service Center, Branchville, NJ
- \* Dedicated Underwriters offering individual assistance throughout entire coverage placement and beyond
- \* Territory Managers with field underwriting experience
- \* Competitive Base Commissions - 18% New Business; 15% Renewals or higher

**Wells Fargo Special Risk**, an experienced flood broker provides access to the Lloyds syndicates for excess flood products providing limits over the maximum available from NFIP and for ineligible NFIP risks:

- \*Excess Over NFIP Primary – over **any** NFIP policy
- \*Non-Participating Community properties (NPC)
- \*Coastal Barrier Resource Act or Other Protect Properties (CBRA)
- \*Personal & Commercial
- \*Broker or Agent does the filing of taxes and fees
- \*Limits up to \$15 million or higher
- \*Business Income-\$50,000 SIR
- \*Big “I” Market quote submissions (24-48 hours turnaround)
- \*No agency appointment necessary
- \*Commissions – 12% if agent does filings; 10% if WFSR does filings

For participation, complete our online registration at: [www.bigimarkets.com](http://www.bigimarkets.com)

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**IF YOU ARE ONLINE REGISTERED FOR BIG “I” MARKETS<sup>SM</sup>**

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Go to [www.bigimarkets.com](http://www.bigimarkets.com) and click on “[Click here to register online!](#)” just above the email address field to update your profile. Using your individual user name and password as the organization administrator, login. Then click on [Take me to the FLOOD screen](#) on upper left side of screen. You will arrive at the **Flood Information** screen so updates can be made. When finished, click on the next button and then exit. Your profile will be forwarded to Selective and you will be contacted regarding your appointment.

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**IF YOU ARE NOT YET REGISTERED FOR BIG “I” MARKETS<sup>SM</sup> OR REGISTERED USING A PAPER REGISTRATION FORM PRIOR TO 06/01/05**

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- 1) Go to [www.bigimarkets.com](http://www.bigimarkets.com) and click on “[Click here to register online!](#)” just above the email address field.

***For those not familiar with Big “I” Markets<sup>SM</sup>: BIM is an online market access program available exclusively to Big “I” member agents offering many specialty insurance products.***

- 2) Login using your organization administrator username and password.

***If you don’t know your username and password, you may request it from the screen.***

- 3) Continue through the screens providing general agency information including your agency tax ID#, agency license number/date for each state business is done, if applicable; Errors & Omissions insurance information; background information; editing the user information for all staff that will be asking for quotes to include insurance license number/date for each state in which business is done and email addresses. (Be sure to check if the user should have access to quote reports for the entire agency.)
- 4) Read, initial, print (for your records) and accept the Sub-Producer Agreement.
- 5) Your registration is complete when the “success” icon appears.
- 6) Check “Send login Information to all users” and all users (your staff) will receive an email with their user names and passwords so they may begin quoting.
- 7) Click “Done” and you will be transferred to the BIM login screen. It could take upwards of 10 minutes for the registration process to complete, so wait before logging on to order a quote.
- 8) On the next login the Activity Box will appear so you can begin quoting flood or any other available product.

Your profile will be forwarded to Selective for contact regarding your appointment and you will be asked to complete the Selective contract paperwork.

Should you have any questions about our flood program, contacts are:

Name	Title	Phone	Email
Linda Mackey	Big “I” Flood Program Manager	800-221-7917x5380	<a href="mailto:Linda.Mackey@iiaba.net">Linda.Mackey@iiaba.net</a>
Gary Heiligman	Assoc. VP, Big I Advantage®	800-221-7917x5393	<a href="mailto:Gary.Heiligman@iiaba.net">Gary.Heiligman@iiaba.net</a>
Yolanda Smith	BIM Help Desk	800-221-7917x5433	<a href="mailto:bigimarkets@iiaba.net">bigimarkets@iiaba.net</a>
Annette Winston	Selective Territory Manager	804-690-4129	<a href="mailto:annette.winston@selective.com">annette.winston@selective.com</a>

Linda is responsible for rollovers, program management and agent relations. Selective Territory Managers are your company contact for commission negotiations, rollovers, system training and field underwriting. Contacts for Selective – Flood Operations are on our website: [www.independentagent.com/flood](http://www.independentagent.com/flood) or in Product Resources at [www.bigimarkets.com](http://www.bigimarkets.com). Technical questions related to Big “I” Markets registration should be directed to Yolanda.