We understand WHAT MATTERS MOST to you and we have the TOOLS TO HELP.

Independent Insurance Agents of Maryland

Serving Maryland Independent Agents for over 100 years!
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Our Mission

To ensure the success of independent insurance agencies throughout Maryland by focusing on providing access to profitable markets, cost-competitive products, advocacy, timely industry information and superior education programs.

2017-2018 IIAM EXECUTIVE COMMITTEE

CHAIRMAN OF THE BOARD
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Independent Insurance Agents of Maryland
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shelley@iiamd.org
Maryland independent agents deserve the best. The Independent Insurance Agents of Maryland (IIAM), with its history going back to 1904 and incorporated in 1936, has served the agents of Maryland with the dedication and enthusiasm they deserve.

2017-2018 IIAM BOARD OF DIRECTORS

G. Bradford Reeves, AAI, AFIS
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keick@mdpins.com
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.

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

YAC Membership Levels

**YAC Voting Committee**: $50 Membership Fee
A member in good standing of the IIAM, licensed insurance agent 40 years old or younger or licensed less than 5 years in the state of Maryland.

**YAC Associate Member**: $50 Membership Fee
An Associate member in good standing of the IIAM, not a Maryland agent or broker, but works in the insurance industry.

### 2017-18 YAC OFFICERS

**Chairman**  
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*Belman Klein Associates, Ltd.*  
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rebekah@iiamd.org

**INSURANCE ADMINISTRATOR YAC STAFF LIAISON**
Carla M. McGee, RPLU, ACSR
carla@iiamd.org
ADVOCACY

Extensive coverage is given during the sessions of the Maryland General Assembly by means of our Legislative Committee. IIAM'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. A link to major insurance related bills can be found on our 'Bulletin'.

The Association President, Legislative Committee Chairman and members of the legislative committee 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.

Legislative Advisor

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MAPAC & InsurPAC

The Maryland Big 'I' 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, IIAM 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.

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.

MAPAC/INSURPAC ADMINISTRATOR
Rebekah A. Langford, ACSR, AINS, AAI, AIS
rebekah@iiamd.org or 410-766-0600

INSURPAC COMMITTEE CHAIR
Angela Ripley, CIC, AIS, CRM, LUTCF
aripley@vwbrown.com or 410-730-2688
DESIGNATION PROGRAMS AT IIAM

ACSR: Accredited Customer Service Representative
The program consists of 3 designation lines: Personal, Commercial and Life/Health. IIAM offers the Personal and Commercial Lines designations. The ACSR program provides practical and relevant customer service skills and technical knowledge.

AAI: Accredited Advisor in Insurance
The program is designed to meet the educational needs of insurance producers, CSR’s, managers and principals.
The AAI program focuses on three major areas:
• The technical aspects of the insurance business, including coverage and pricing.
• The marketing of insurance products, including relationships with prospects, customers, and insurance companies.
• The internal operations & management of insurance agencies.

IIAM COURSES
In addition to the Designation Program Courses, IIAM also offers the following insurance classes:
• Insurance Ethics
• Flood
• Maryland Rules & Regulations
• Agency-Company Agreements
• E&O Risk Management: Meeting the Challenges of Change
• Certificates of Insurance

**FREE**

Flood & Ethics
The mandatory Flood and Ethics Continuing Education Courses are FREE* to IIAM Members
(*in-classroom courses offered by IIAM only)

DIRECTOR OF EDUCATION
Rebekah A. Langford, ACSR, AINS, AAI, AIS
410-766-0600 x 103
rebekah@iiamd.org

*IIAM's ONLINE LEARNING CENTER*
The Independent Insurance Agents of Maryland (IIAM), to show their support for the men and women who serve our country both here and abroad, offers FREE Property/Casualty insurance licensing classes to all U.S. veterans.

NEED YOUR INSURANCE LICENSE?
IIAM’s Property & Casualty Pre-Licensing Course will qualify an individual to take the Maryland Insurance Licensing examination for Property/Casualty. The course is held Monday-Friday, 8:30am-4:30pm and includes your textbook, course outline & candidate handbook.

The Independent Insurance Agents of Maryland (IIAM) is now offering 150 online continuing education seminars. We have partnered with the following to bring you quality online education options:
Two policy forms filed on a Risk Purchasing Group (RPG) basis exclusive to Big “I” Members.

Swiss Re Corporate Solutions

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.

Get an Agency E&O Premium Estimate

https://www.iiaba.net/SRRPub/Rater.aspx?id=MD

Top Five Reasons to Purchase Your Agency’s Professional Liability from the Big “I”

1. **You’ll secure superior coverage to protect your agency.** Working with our partners at Swiss Re Corporate Solutions, we have created superior coverage backed by a claims team that is unmatched to protect and defend your agency.

2. **You’ll gain access to exclusive risk management resources.** Our risk management resources include an exclusive, comprehensive risk management website with practical information and tools to help your agency avoid common preventable errors, as well as newsletters and risk management webinars on emerging and timely risk management topics.

3. **You’ll enjoy superior service from Big “I” state associations.** The Big “I” Professional Liability program is administered by the talented state program managers who know your marketplace, know your business and provide superior customer service.

4. **The program is designed by agents, for agents.** A Professional Liability Committee comprised of Big “I” members oversees the program. This allows independent agents to make recommendations on program enhancements to meet the ever-changing market needs.

5. **Your purchase supports Big “I” advocacy to protect your interests.** Ours is the only P-C insurance agents & brokers E&O program in the marketplace that contributes a percentage of every premium dollar to the funding of important advocacy efforts of independent agents.

AGENCY E&O UMBRELLA AND EXCESS

A Commercial Umbrella underwritten by Westport Insurance Corporation, a member of Swiss Re Corporate Solutions (rated A+ by A.M. Best), is available exclusively to Big “I” members.

- Designed in collaboration with the IIABA to meet the needs of independent insurance agents.
- Limits available up to $10 million over underlying primary E&O.
- Broad coverage over primary casualty lines, including E&O.
- May be written over a variety of E&O carriers.

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.**

PROGRAM MANAGER

Carla M. McGee, RPLU, ACSR
410-766-0600 x 100
carla@iiamd.org
E&O Happens offers exclusive risk management information and tools designed to help agency staff of Swiss Re Corporate Solutions policyholders avoid E&O claims and improve business practices. Agency E&O risk management starts with creating a culture where staff understands that their actions really do make a difference, and can potentially prevent (or cause) the agency to be sued.

We can help you develop this culture by providing access to:

- **Tools to use**: Tools that can help the agency on a daily basis including an agency E&O self-assessment, sample coverage checklists, sample disclaimers, file documentation and retention information, sample customer letters, and more.

- **Claims Information**: The most frequent types of E&O claims, common errors and problems causing E&O claims, and practical real-life E&O case studies demonstrating how claims can be avoided.

- **Articles, Content, and Podcasts**: E&O related articles on ways to avoid claims, including an archive of IA Magazine’s monthly “E&O Angle” articles and E&O Claims Advisor Newsletters, E&O quick tips for all positions in the agency, and podcasts on avoiding E&O claims from social media, certificates of insurance, natural catastrophes, & much more.

**DON’T GET BITTEN BY AN E&O CLAIM YOU COULD HAVE AVOIDED.**

**DON’T BE ON THE HOOK FOR:**

- Failing to procure coverage requested by the client
- Not adequately identifying client exposures
- Failing to provide timely notice of a claim to the carrier
- Misrepresenting or not explaining policy provisions
- Providing inaccurate information to carriers
- Failing to properly add additional insureds or loss payees
The Beazley Breach Response® policy was created and tailored to the needs of independent agents. Slot rated premiums for members of IIAM start at $250.00, plus MD SL Tax. Coverage is provided on a Non-Admitted basis through Beazley syndicates at Lloyds.

Applications can be found at www.iiamd.org/databreach.

**Coverage Sublimits Include:**

- Information, Security & Privacy Liability
- Regulatory Defense & Penalties
- PCI Fines & Penalties (subject to underwriting)
- Website Media Liability
- Cyber Extortion
- Legal, Forensics, & Public Relations (Outside the aggregate limit of liability)
- Data Protection Loss
- Business Interruption Loss
- Notification, Call Center, Breach Resolution and Mitigation Services (Limited by number of records selected & outside the aggregate limit of liability)

**Agencies who can answer “YES” to any of the following need Data Breach Coverage:**

- Do you have employees?
- Do you keep employee records?
- Do your client records include third party corporate information? (ex. company financials)
- Do you handle personal lines?
- Do you offer premium financing?
- Do you have computers, back-up tapes, a copier, a fax machine?

**Can your agency afford a Data Breach?**

According to the Ponemon Institute research findings, the United States per record cost of data breach averages $221.00. The cost per record breached ranges from $355 for healthcare organizations to $172 for the retail industry and $129 for transportation companies.¹

A single laptop left on a commuter train or stolen at an airport can cost an agent nearly $50,000 - most of that being expenses to respond to data breached - or potentially breached.²

Even if outsourcing data handling, the agency’s exposure stays in-house. Agencies often load data into third-party agency management or document management systems or outsource data storage to a cloud provider. Still, if your agency’s data is breached, you are obligated to respond. Some 70 percent of small businesses report that breaches are more likely to occur when outsourcing data.³

Insurance Agents Professional Liability and Commercial Package policies may have a cyber liability extension, but the endorsements typically carry low limits and few options. First-party coverage limits may be inadequate and third-party liability coverage may fall short in key areas.

**Who’s in your corner?**

Maintaining customer confidence is a primary concern when handling a data breach. Beazley is the only insurer with a dedicated in-house business unit that focuses exclusively on helping clients manage data breaches successfully. Policyholders are provided with risk management policies, procedures, training and other tools to help prevent a breach of confidential data through www.BeazleyBreachSolutions.com.

**Insurance Administrator**

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carla@iiamd.org

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¹Ponemon Institute, www.ponemon.org (Also citation 3) ²California Attorney General/Privacyrights.org
The Big 'I' RLI Agency Package has been specifically designed for insurance professionals and is offered exclusively to Big 'I' members. The suite of products for business owners, automobile, workers compensation, and excess coverage offers much more than the standard coverage offered by most carriers. The broad coverage and high base limits help eliminate coverage gaps while the competitive rates represent a great value for Big 'I' members. In addition, the streamlined application process makes it easy for Big 'I' members to get a quote and compare against their current program. With RLI, a recommended carrier of the IIABA, you have a proven partner who understands your business and is committed to providing Big I members with the best coverage and service available.

### Agencies must fall within the following requirements:
- Agency is a Big 'I' Member
- Real estate operations account for less than 10% of total revenue
- Agency does NOT provide any property management services to clients
- Agency does NOT offer claim adjusting as a service to clients
- Agency does NOT sell any physical products

### Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Program Limit/ Minimum Limit</th>
<th>Max Limit Available</th>
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<tbody>
<tr>
<td>Property at a Location (Building, BPP, BI/EE)</td>
<td>$5,000 (minimum limit)</td>
<td>$10,000,000</td>
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<tr>
<td>Valuables Papers</td>
<td>$100,000</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Forgery/Alteration</td>
<td>$50,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$10,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$250,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Fine Arts</td>
<td>$100,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Water Backup and Sump Pump Overflow</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Money and Securities</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$50,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>General Liability</td>
<td>$1,000,000/$2,000,000 (minimum limit)</td>
<td>$2,000,000/$4,000,000</td>
</tr>
<tr>
<td>Employers Liability</td>
<td>$100K/$500K/$100K (minimum limit)</td>
<td>$500K/$500K/$500K or $1M/$1M/$1M</td>
</tr>
<tr>
<td>Excess</td>
<td>$1,000,000 (minimum limit)</td>
<td>$10,000,000</td>
</tr>
<tr>
<td>EPLI</td>
<td>$25,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>ERISA</td>
<td>$100,000</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

### MINIMUM PREMIUMS
- BOP: $500 minimum premium
- Auto: $175 minimum premium
- Workers Comp: Varies based on class code, effective date of policy, & state.
- Excess: The minimum premium is determined by three factors (underlying limit, GL limit, rating zone, and the excess limit) which will determine the minimum premium.

Before requesting a quote, be sure the agency is registered with Big 'I' Markets and the agent requesting a quote is identified within the Big I Markets system as a “Producer”.

Applications are found under “Product Resources”. However, an indication can be requested by submitting other carrier applications & current declarations pages.

Coverage Highlights & a Coverage Checklist can also be found in “Product Resources”.

To request a quote, login to: [www.bigimarkets.com](http://www.bigimarkets.com)
These products and services below are available to IIABA members only and underwritten through the Guardian Life Insurance Company of America.

**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 agency’s 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 agency’s needs.

**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. The program offers guaranteed issue (with certain requirements being met), a variety of plan alternatives to fit your agency’s needs, coverage for spouse and children and optional coverage for employees.

**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 VSP, with in and out-of-network coverage.

**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’re the only retirement consultants who cater exclusively to Independent agents and brokers. You can get your new plan or your existing plan rollover started today with a free, no-pressure consultation.

**Big “I” MEP 401(k) Plan**
The Big “I” MEP 401(k) Plan is sponsored by Big “I” Retirement Services, LLC. Big “I” Retirement Services, LLC has partnered with national firms to provide a unique member only plan that simplifies plan sponsors administrative responsibilities while limiting your fiduciary exposure. By partnering with Mesirow Financial, a 3(38) fiduciary and MVP Plan Administrators, a customer service oriented record-keeper, the Big “I” MEP 401(k) Plan is designed to maximize cost savings and our unique association design.

**Big “I” IRA Program**
The Big “I” IRA Program offers Traditional IRAs, Roth IRAs and IRA plans such as SIMPLE IRAs and SEP IRAs. Administrative services are provided by The IRA Center and investments are offered from a variety of fund families including the Prudential Guaranteed Income Fund. With great program features such as no minimum balance requirements, no front or back end sales charges and no market rate adjustments for transfers between funds, the Big “I” IRA Program is designed to offer maximum flexibility at a competitive cost.

To learn more about any of these options, contact:

Christine Munoz
1-800-848-4401 or christine.munoz@iiaba.net
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 AGENT 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.
- 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.

Maryland agents can become Trusted Choice Agents by joining the Independent Insurance Agents of Maryland (IIAM) and agreeing to the Trusted Choice Pledge of Performance.

www.trustedchoice.com/agents

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 ARE CHOOSING TRUSTEDCHOICE.COM:

⇒ 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

IIAM TRUSTED CHOICE CHAIRMAN

Don Grauel, CIC don@goldsborough.com or 410-377-2111
Virtual Risk Consultant

Access the Big “I” Virtual Risk Consultant at an Exclusive IIABA Member Discounted Price

Your Big “I” membership includes member exclusive access to the Big “I” Virtual Risk Consultant (powered by Rough Notes), an incredibly affordable 24/7 resource packed with comprehensive agency risk evaluations, sales tools, and marketing materials.

<table>
<thead>
<tr>
<th>Agency Size (per state)</th>
<th>Annual Subscription Pricing</th>
<th>Four-Year Subscription Pricing</th>
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</thead>
<tbody>
<tr>
<td>&lt; 16 users per agency</td>
<td>$250</td>
<td>$750</td>
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<tr>
<td>&gt; 15 users per agency</td>
<td>$500</td>
<td>$1,500</td>
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</table>

✓ Client Coverage Checklists
Over 650 checklists to help you better inform and document customer interactions.

✓ Customizable Sales Questionnaires
Identify client exposures with customizable client surveys and questionnaires.

✓ Personal & Commercial Lines Risk
Exposure Evaluation System helps you ask the underwriting and coverage questions needed to build a better product for your client.

✓ Website Content
Over 150 articles are available and the number keeps on growing.

✓ Business Building Letters
Hundreds of letters that can be modified to create written communications that proudly represent your agency.

✓ PF&M Analysis
ISO, AAIS and specialty coverage forms are discussed in detail with examples.

✓ Coverages Applicable
For use when looking for an overview of coverages to consider for a particular risk.

✓ Marketplace Tools
A directory of 800 providers of E&S and specialty coverages for more than 600 hard-to-place exposures. Easy access to IIABA’s free online market access program Big “I” Markets at www.bigimarkets.com.

By the numbers...
Claims data for the Big “I” Professional Liability Program reveals that about 40% of claims involve failure to procure coverage and/or failing to adequately identify exposures. **How do the Commercial and Personal Lines Risk Analysis Systems on VRC assist producers and CSR’s?**

1. By helping you to understand exposures of businesses in more than 650 different industries, including recommended minimum coverages.
2. By allowing you to create and print comprehensive questionnaires to collect the information necessary to complete ACORD applications.
3. By providing a comprehensive list of coverages with succinct definitions to enhance understanding at the point of sale.
4. By offering important customer file documentation in the form of a comprehensive checklist of coverages offered, accepted, rejected or not applicable which is signed by the customer and stored in the file.

Interested in a demo?
Visit independentagent.com/VRC and click “VRC Demonstration” for a limited test drive. Contact Nancy Lynch at nancyl@roughnotes.com or 317-816-1096 for an in-depth, one-on-one walk-through of the platform.

Join us on our monthly webinar
Our partners at Rough Notes perform webinars on the 15th of each month to share how the platform works and to answer detailed questions. Register at independentagent.com/VRC.
Available products can be found at [www.bigimarkets.com](http://www.bigimarkets.com).

**BIM Navigation Webinar**

Every Thursday at 2:00 p.m. EDT we’ll show you how to navigate the Big “I” Markets platform, including how to submit a quote! A recording of this webinar can be found under ‘Publications’ after logging into Big “I” Markets.

**BIM Product Webinars**

View a library of pre-recorded webinars to help you become more familiar with products available through Big “I” Markets. This library will continue to grow as more webinars are conducted and recorded. The slides for most presentations will also be available to open in Adobe to print and use for future reference.

**Two for Tuesday**

Two-for-Tuesday is a publication distributed to all Big “I” Markets users via email every Tuesday. Product availability and access changes, underwriting information, sales and marketing tips and techniques and system changes/enhancements are all communicated through this tool.

<table>
<thead>
<tr>
<th>Need Market Access? Top 5 Reasons to Register for Big “I” Markets</th>
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<tbody>
<tr>
<td><strong>1.</strong> We are fee free. There are no access or termination fees whatsoever associated with using Big “I” Markets. No fees, period.</td>
</tr>
<tr>
<td><strong>2.</strong> Our agents maintain ownership of expirations. You own your expirations. When working with us, you keep your business!</td>
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<tr>
<td><strong>3.</strong> There are no volume commitments. Write one policy, or write 1,000! There is no minimum amount of business you must write to remain activated.</td>
</tr>
<tr>
<td><strong>4.</strong> We offer one stop shopping. Only one login is required to access dozens of programs, and EFT commission payments ensure timely and efficient transfer of your earnings.</td>
</tr>
<tr>
<td><strong>5.</strong> Markets, markets, markets! A suite of top tier products including affluent homeowners, bonds, commercial packages, habitational, and non-standard homeowners is just a click away.</td>
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</tbody>
</table>

**Register Your Agency in 7 Easy Steps**

1) Enter agency contact information.
2) Enter agency structure and license information.
3) Enter E&O information.
4) Answer seven background information questions. Answering “Yes” to any of these questions will stop the registration process, but it doesn’t necessarily mean you cannot register. A Big “I” Markets team member will contact you for more information.
5) Enter user information. In order for a producer to be able to quote you must then click on “Edit” next to his or her name and enter the license information.
6) Enter flood information.
7) Sign the Agreement. We encourage you to printout the agreement. Enter your initials in the box at the bottom and click on “Accept.”
**BIG “I” EAGLE AGENCY & BIG “I” FLOOD**

**What is Eagle Agency?**
Eagle Agency is an independent agency operated by the Big "I" that allows members access to standard personal lines products.

Personal lines carriers currently represented are:
- Met Life Auto and Home
- Travelers
- Progressive
- QBE North America (property only)

Big “I” members are offered two ways to write business through Eagle Agency: **Eagle Agent and Eagle Express**

Appointments are subject to review and approval by Eagle Agency and the carrier. Carriers may not be available in every state or may have territorial limitations.

To learn more about the Eagle program please contact: Jodie Bacote at jodie.bacote@iiaba.net or (800) 221-7917.

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### Big 'I' Member Agents: How to Participate
Becoming appointed to write flood business is easy. Simply contact Selective and identify yourself as a Big 'I' member:

- **floodsales@selective.com** or (877) 348-0552, option 5.

If you are interested in "rolling over" your current book of flood business, contact your local 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.

**Selective Flood Territory Manager for DC, DE, MD, PA, VA, WV:**
- **Annette Winston**
  - Cell: (804) 690-4129
  - E-mail: annette.winston@selective.com

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### Agent Quoting
Selective makes writing flood insurance easy and profitable by offering several ways of obtaining a quote:

**Primary option:**

**Alternative option:**
- **Big “I” Markets.com** - Request a quote through the Big 'I' Markets system for a quote within 24-48 hours.

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<table>
<thead>
<tr>
<th>Eagle Agent</th>
<th>Eagle Express</th>
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<tbody>
<tr>
<td>Membership Fee: $100</td>
<td>Membership Fee: $100</td>
</tr>
<tr>
<td>Agency/Agent Appointment</td>
<td>No appointment.</td>
</tr>
<tr>
<td>Quotes done within each</td>
<td>Business submitted on the</td>
</tr>
<tr>
<td>Company’s online portal</td>
<td>Big “I” Markets platform and</td>
</tr>
<tr>
<td>Servicing done by Agency</td>
<td>quoted by Eagle</td>
</tr>
<tr>
<td>Possible Direct Contract in 2 years</td>
<td>Possibility to obtain an Eagle</td>
</tr>
<tr>
<td>Graduated commission based on volume, starting at 66% of the total commission</td>
<td>Graduated commission based on volume, starting at 55% of the total commission</td>
</tr>
<tr>
<td>2 New Lines required per month for each Company chosen</td>
<td>Use As Needed!</td>
</tr>
</tbody>
</table>
The Maryland RLI Personal Umbrella and Home Business Insurance policies are administered in-house by the Independent Insurance Agents of Maryland’s for-profit entity, Insurance Brokers Service Corporation (IBSC). To begin selling these two products, a producer application must be completed for RLI and IBSC. These contracts can be found at www.iiamd.org/rli/ along with applications, quick raters, and sample forms. Agents now have 24/7 access to RLI’s website, www.rlicorp.com, to view an insured’s status, payments, underwriting information, invoices, forms, renewal applications and marketing material to customize with the agent’s contact information. Quoting via RLI’s website allows the agent to email an application, providing the prospect with the option to complete an eSignature and pay the premium by credit card, making the application process paperless.

RLI’s Personal Umbrella Policy (PUP) can provide added financial protection for your insured and your insured’s family. Offering each client an umbrella is a great way to round accounts, increase sales and help reduce E&O claims!

- No Best rating requirements for underlying carriers
- Available limits up to $5 million
- Excess UM/UIM coverage
- Premiums start at $164.00
- Immediate availability
- Self-underwriting application
- New drivers accepted
- Renewals are direct billed
- Covers above auto, home, boat, and rental properties
- Keep existing homeowner/auto insurer
- Up to one DWI/DUI per household allowed
- Auto limits as low as 100/300/50 in certain cases

Homeowners policies may not fully cover home businesses. RLI’s Home Business Insurance product is specifically targeted for over 130 retail and services risks operated from the insured’s residence and presenting minimal product liability, professional liability and/or off premises exposures.

- True BOP coverage for home businesses
- Liability limits up to $1,000,000
- Business property protection up to $100,000 (with $250 deductible)
- Full year of coverage—includes events, fairs & shows
- Available nationwide
- Optional Coverages Include: Money & Securities, Garagekeepers, and Unmanned Aircraft
- Electronic data processing coverage
- Loss of income coverage
- Premiums start at $159.00

For the 27th consecutive year, RLI has been named as one of the insurance industry’s top performing companies by the Ward Group. RLI is one of only three property and casualty insurers to be recognized as a Ward's 50® Top P&C Performer every year since it’s inception in 1991.
OTHER BENEFITS

THE “MARYLAND MESSENGER”

IIAM’s bi-monthly newsletter, contains concise, up-to-date, insurance Information on all phases of our businesses including regular columns regarding education, local activities, etc.

Publications are also available online at: http://www.iiamd.org/marylandmessenger

Editor: Shelley Arnold, CPCU, AU, ARM, AAI, AINS
Graphic Designer: Maritza Dintino

For advertising opportunities, please contact: Shelley Arnold shelley@iiamd.org or 410-766-0600 x 101

What’s in the Big T Virtual University?

♦ 17,000 pages of in-depth and expertly vetted articles, checklists and white papers. Topics include:
  ⇒ How to Start An Agency
  ⇒ Agency Management
  ⇒ Personal, Commercial & Life/Health Insurance coverage and claims issues
  ⇒ Talent Recruitment and Development

♦ Virtual University Webinars—Live webinars and an on demand replay catalog is available and organized by line of business to help drill down to the area that you prefer to explore.

♦ VUpoint is the Big T Virtual University’s free biweekly e-newsletter. It is sent to thousands of subscribers across the U.S. and Canada and to individuals in more than 70 other countries

♦ ASK AN EXPERT—50 TOP-NOTCH insurance professionals ready to find the solution you need when you can’t find it online.

InVEST

InVEST is a 501(c)(3) education foundation that develops a diverse pool of insurance professionals and informed consumers by educating high school and community college students on careers in insurance, financial services, and risk management and encourages them to pursue careers in the industry. Many companies and agencies are taking advantage of the InVEST graduate pool, hiring skilled insurance staff. Agents, companies and state associations are truly the key to the success of the program offering time and resources launching this program in their hometown. By participating in InVEST you are molding the future of the industry and creating smart insurance consumers.

Contact Deborah Pickford, InVEST Executive Director at Deborah.Pickford@iiaba.net or 800-221-7917 to learn how you can help perpetuate the industry today.

It’s time to find new talent. InVEST can help.
OTHER BENEFITS

The Agents Council for Technology (ACT)

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. IA agents & brokers, carriers, vendors, user groups, associations, and consultants all participate on ACT work groups and in our two in-person ACT Meetings.

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.

www.independentagent.com/ACT

CONTRACT REVIEWS

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, it will be emailed to you!

Shelley Arnold, shelley@iiamd.org or 410-766-0600

Belman Klein Associates, Ltd. is a full service Brokerage General Agency, located in Columbia Maryland. Belman Klein provides Life and Long Term Care insurance needs to independent agents and advisors by offering full sales support and back office administration support. Having two attorneys and two underwriters on staff allows them to offer advanced sales design and expertise as well as underwriting advocacy.

Belman Klein offers free life insurance continuing education credits to IIAM members as well as a Life Insurance section in the Bi-Monthly Maryland Messenger.

For more information, please contact:
Scott Zilber, szilber@belmanklein.com
The Independent Insurance Agents of Maryland is collecting donations for The Maryland Center for Veterans Education & Training, Inc. located in Baltimore, MD. Please feel free to drop off donations when you visit IIAMD. We will also be more than happy to visit your agency and pick up any donations collected. Donations are delivered quarterly.

The Maryland Center for Veterans Education and Training (MCVET) is serving more than 250 veterans daily, through Five (5) distinct programs – a Day Drop-In Program, an Emergency Program (13 weeks), a Transitional Housing Program (up to two years), a Follow-up Program, and 80 Single Room Occupancy apartments (SRO). A natural progression will be to go from the Day Drop-in Program, to the Emergency Program, to the Transitional Housing Program, to the SRO. Veteran applicants from outside MCVET’s program, including female veterans, are also accepted into the SRO program, provided they meet the eligibility requirements. As the veterans enrolled at MCVET travel through this continuum, they receive an array of services that support MCVET’s primary goal of empowering them to return to their families and communities.

**MCVET WISH LIST**

- Financial Contributions
- Coats, Hats & Gloves
- Combs & Brushes
- Detergent
- Feminine Hygiene Products
- Office Furniture
- Men & Women’s Clothing
- New Undergarments
- School Supplies
- Shaving Cream & Razors
- Shower Shoes
- Soap & Shampoo
- Toothbrushes & Toothpaste
- Fitness & Recreational Equipment
- Maintenance Equipment & Tools
IIAM Members can take advantage of discounts and services offered by the following vendors:

**DocuSign**

Big ‘I’ members may now receive exclusive discounted pricing from the industry’s #1 esignature solution, DocuSign. DocuSign is used to accelerate transaction times to increase speed to results, reduce costs, improve customer service and reduce E&O exposure.

Learn more at [www.docusign.com/iiaba](http://www.docusign.com/iiaba).

**The Mines Press**

Order your Big ‘I’ and Trusted Choice logo calendars, business cards and stationery from The Mines Press, and you’ll know that your promotional gifts and correspondence will deliver the message of quality as well as care.

[http://insurance.minespress.com/](http://insurance.minespress.com/)

**Hertz**

IIABA members enjoy special savings and upgrades on car rentals from Hertz. If you need your corporate discount number (CDP#), email brett.such@iiaba.net.

**Caliper**

Big ‘I’ Members receive exclusive discount pricing on the premier personality testing product in the industry. Let Caliper tell you what you need to know before you hire.

A test and comprehensive consultation is just $245.

For more information about Caliper, visit [www.caliperonline.com](http://www.caliperonline.com), email [info@calipercorp.com](mailto:info@calipercorp.com) or call [1-609-524-1200](tel:1-609-524-1200) and identify yourself as an IIABA member.

**Agility Recovery**

Agility works with over 1,000 insurance agencies helping them be prepared to get back in business after a disaster. Contact Agility at 1-866-364-9696 for disaster preparedness services like remote location or “hot site” or their Agility ReadySuite mobile replacement office capability.

[www.agilityrecovery.com](http://www.agilityrecovery.com)

* These programs are not endorsed by the Independent Insurance Agents of Maryland *