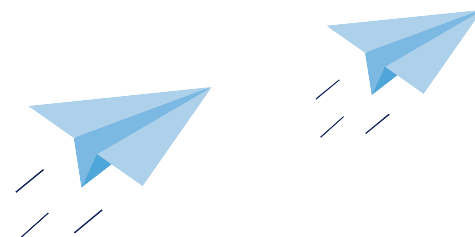


MARYLAND

Messenger



DECEMBER 2025

Converting Challenges to Opportunities

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Chairman's Message: Looking Forward Together

By **Matthew Hogans**



Dear Members,

It is my honor to serve as Chairman of the Big I Maryland board of Directors for the 2025 – 2026 term. As we close out 2025, I want to take a moment to reflect on the incredible momentum we've built together this year and share my gratitude for your continued commitment to the independent agency system.

We have a strong leadership team and Board of Directors in place to assist all of our members. We were pleased to welcome new members to our Board of Directors in 2025. We all take great pride in our mission with Big I Maryland and you can see this by the good work being done by Rebekah Langford and her staff, as well as the work done by the members of the Board of Directors.

Along with the great leadership efforts by the staff and board members, we all need to remember that Big I Maryland offers vast resources to our membership. These programs range from Education and Training to Partner Discounts to Virtual University and too many more to mention. We encourage all of our members to take a few minutes and familiarize yourselves with the full suite of programs to aid

in your success. If you have any questions about any programs available from Big I Maryland, please feel free to contact Rebekah Langford and her staff.

Our members have embraced many changes in our industry. From tightening underwriting markets to learning and adopting new digital tools, we have navigated the changing landscape. Your ability to adapt to industry shifts is what sets independent agents apart and will continue to drive our success.

As we grow and adjust to the ever changing landscape of the insurance industry, it is also very important to promote and mentor the young agents in our membership.

IMPACT Maryland, formerly known as the Maryland Young Agents Committee (YAC), is a dynamic community for emerging and aspiring insurance professionals across the state. This community focuses on those 40 years old or younger to foster professional growth and develop the next generation of insurance professionals. Please visit the Impact Maryland page on the Big I website for more information and to become involved.

Looking ahead to 2026, I encourage us all to take advantage of the opportunities that lie before us. Whether it's investing in professional development, mentoring the next generation of agents, your voice in our mission is important.

On behalf of the Board of Directors of Big I Maryland, thank you for your partnership and your steadfast support of the Independent Agency model.

Our best wishes to you and your families for a pleasant holiday season and a prosperous New Year.

Sincerely,

Matthew Hogans
Chairman, Big I of Maryland
The Hogans Agency, Inc.



The Importance of Understanding Insurance Carrier Financial Ratings

By Nancy Germond, Big "I" Virtual University



Financial Ratings Matter

Just as your customers have a credit rating, insurers do, as well. Insurance company ratings assess an insurer's ability to meet its obligations; with the most important obligation being the payment of claims made under its book of business.

In today's hard market environment more than ever, the consumer often focuses solely on the price, where frequently to your customer, cheaper is better. However, there is another critical factor your insureds should consider when selecting an insurance provider—The financial stability and rating of the company.

In today's hard market environment more than ever, the consumer often focuses solely on the price, where frequently to your customer, cheaper is better. However, there is another critical factor your insureds should consider when selecting an insurance provider—The financial stability and rating of the company.

How does a financial rating affect both you and your client? A financial rating reflects a company's ability to pay claims, even amid substantial loss events. A higher rating increases the likelihood that the insurer will cover claims promptly, even during catastrophic events affecting a large region. And writing business with a carrier who falls below an acceptable rating can create an errors & omissions issue should that insurer fail.

Fortunately, financial ratings for insurance companies are publicly accessible. When obtaining a quote, do you include this information or provide it solely upon request?

Common Rating Companies

There are at least four reputable agencies assessing the financial strength of insurance companies.

Here are four of the best-known agencies.

A.M. Best

Widely regarded as a leading authority, the United States Securities and Exchange Commission (SEC) endorses A.M. Best. This agency focuses exclusively on the financial strength and solvency of insurance companies, analyzing both current data and long-term trends. To check an insurer's rating through A.M. Best, visit www.ambest.com. You may have to create an account.

Moody's

Another well-respected rating company, Moody's, provides an overview of the carrier's financial strength, overall market risk and performance.

Standards & Poor's (S&P)

S&P rates businesses in a variety of industries, including insurers. Again, the focus is on the financial stability of the insurer. Reach S&P at this link. <https://www.spglobal.com/ratings/en/products/credit-ratings>

Demotech

For regional or newer insurers, Demotech offers an alternative to A.M. Best. Specializing in assessing niche insurance carriers serving smaller markets, some lending companies may not accept Demotech ratings. You can access their reports at <https://www.demotech.com/>

(Con't on page 7)

(Con't from page 6)

What Rating Should You Accept?

Bear in mind that different lenders and risk managers may only accept ratings from certain rating agencies. Again, not all insurers will have a rating, and that can make determining their viable much more difficult.

Insurance companies may not be required to obtain an official financial rating. However, most choose to do so because agents, brokers, and investors heavily rely on these assessments. Industry experts generally recommend selecting insurers with a minimum rating of A- or higher. As one savvy broker told me, "A 'B' rating can collapse in a few days."

However, ratings vary widely among rating bureaus. An A+ from A.M. Best may not equate to an A+ with other rating agencies.

Your insured can help track any changes to their carrier's solvency, but ultimately, it's up to you to keep them informed of any rating downgrades that may impact their ability to recoup their losses after a claim. This is especially crucial for

homeowners in coastal regions or areas of tornadic activity, where severe weather events can create significant financial pressures on insurers.

Why Monitor Your Insurers' Ratings?

As an agent, should you check ratings yearly? Generally, if you follow insurance news, you will know when and which insurers are downgraded by rating bureaus. However, a best practice should be to check the insurer's rating each year at all policy renewals and warn the insured immediately of any adverse downgrades. Our EO Guardian website offers members specific letter templates you can use to warn of downgrades.

Even well-managed companies can encounter financial trouble unexpectedly. Take the example of AIG's government bailout, which unfolded with little public warning. Homeowners do not want to discover their insurance provider is insolvent when they need to file a substantial claim.

For coastal homeowners, ensuring their carrier can handle catastrophic losses is paramount.

Companies serving small, concentrated areas must have strong financial backing to withstand challenges like widespread storm damage. An insurer rated **A- or better** is more likely to meet these demands.

Annual monitoring of your insurer's financial stability is essential. Watch for any downgraded ratings or warning signs. If your provider's rating declines, investigate further by contacting your agent and discussing alternative options for coverage.

Make Monitoring a Priority

Taking a few moments each year to verify your insurer's financial health can give you peace of mind. If calamity strikes and you need to file a significant claim, you will want confidence that the insurance companies you represent are adequately prepared to deliver on their promises.

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Preventing E&O Claims After a Merger or Acquisition

By Olivia Overman



Insurance agency mergers and acquisitions (M&A) volume and deal sizes continue to remain well above pre-pandemic levels despite economic uncertainty. Further, within the next two years, one-third of agencies plan to undergo an ownership transition, underscoring an unprecedented period of M&A activity within the industry, according to the 2024 Agency Universe Study by the Big “I.”

While M&A transactions are complex and the primary focus of due diligence is initially on the financials, recent data from Swiss Re Corporate Solutions highlights a rise in errors & omissions (E&O) claims linked to M&A, with their observations emphasizing a growing trend in E&O losses attributable to operational lapses and acquired agency staff.

“As much as we hate to say this, M&A are usually financially oriented and behind the scenes,” says Al Diamond, president, Agency Consulting Group Inc. “The agents

don’t think about what they should have done until after bad things occur, after a transaction gets stale and goes bad. We’ve been called in on too many transactions in which staff, producers or clients left due to the way reorganizations have been implemented.”

To mitigate E&O risks, Big “I” Professional Liability developed the “Handbook for Preventing Errors & Omissions Claims in Insurance Agency Mergers & Acquisitions,” which offers post-merger integration strategies and checklists to enhance training and education for newly integrated staff.

The handbook discusses the causes of E&O claims, ethical and legal responsibilities, and strategies for loss prevention through education, consistent procedures, and thorough documentation.

Here are four tips included in the handbook to reduce E&O exposure for an agency after a merger or acquisition:

1. Foster a culture of E&O awareness

An agency’s best defense begins with its people, which means training is critical. Every employee should complete a one-hour E&O training session within their first two weeks on the job, with additional sessions scheduled as needed to ensure full participation.

“These sessions should review agency procedures in detail to confirm that employees understand expectations and comply with established processes,” says Nancy Germond, Big “I” executive director of risk management and education. To reinforce knowledge, the handbook recommends providing training materials tailored to specific workflows, giving staff the tools they need to recognize and prevent potential E&O issues in their daily work.

2. Hold E&O loss prevention training

Training isn’t just about compliance—it’s about understanding the real-world consequences of mistakes. The handbook emphasizes that E&O claims are rising across agencies of all sizes and regions.

“Effective training helps agents recognize how ethical and legal responsibilities—such as honesty and legal compliance—are tied directly to reducing E&O losses,” Germond says. “Beyond reputational harm, claims often bring higher costs for protection, reputational damage, and stress across the agency.”

(Con’t on page 10)

(Con't from page 9)

"With society's increasing litigiousness and the complexity of insurance coverages, preparation has never been more important," she adds.

3. Clair agent responsibilities

Training isn't just about compliance—it's about understanding the real-world consequences of mistakes. The handbook emphasizes that E&O claims are rising across agencies of all sizes and regions.

After a merger or acquisition, aligning staff under a shared understanding of their duties is essential. Agents must act in the best interest of customers, maintaining honesty, fairness and professionalism at all times.

"Legal obligations include compliance with the Law of Agency

and the Unfair Trade Practices Act. Orientation for new employees should reinforce these standards and reflect agency best practices," Germond says.

The Big "I" Professional Liability handbook also underscores the importance of proper licensing as the agency's footprint expands, continuing education and ongoing familiarity with insurance products and software.

4. Documentation is key as a defense against E&O claims

When it comes to E&O claims, documentation is everything. The agency should record in detail every customer interaction, from quotes to policy discussions. Every customer interaction, from quotes to policy discussions, should be recorded in detail. Relevant documents should be attached to customer files to provide clarity and context.

Consistent, timely documentation not only demonstrates professionalism but can also play a decisive role in defending the agency against claims.

What is important for all agencies to note is that "despite falling E&O rates, the industry in general is seeing an increase in both E&O claim frequency and severity," says Ben Woodward, national vice president, underwriting, Admiral Insurance Group.

Olivia Overman is IA content editor.

This article was originally published in the November edition of the Independent Agent Magazine.



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Rat Race: 4 Ways to Grow Your Business, Not Potential E&O Claims

Check out the four things to keep in mind to avoid potential errors & omissions claims as you look to improve your business.

By David Holt, Swiss Re Corporate Solutions

Every insurance agent or agency feels some degree of pressure to grow their business. In fact, that pressure is felt in the broader world. We hear comments all the time like, "In this league, if you're not improving, you're getting worse," from the pundit on ESPN. Or, "What's your five-year plan to grow your business?" from the speaker at the seminar. And, of course, in the movie "The Graduate," the character giving Dustin Hoffman advice: "Plastics!"

Unfortunately, growing your business can carry risks. While I am not able to offer tips to make you rich, no "plastics!" Here are four things to keep in mind to avoid potential errors & omissions claims as you look to improve your business:

1. Don't try to do too much. Let's say a customer informs you that he has purchased a vacation home out of state in Texas and needs to insure it. Rather than find an agent in Texas, you might decide to take care of it yourself to show the customer your can-do spirit. However, you might not know that homes on the coast are considered Tier 1 properties, and standard homeowners policies don't include losses from windstorms. If there is a significant wind loss and no coverage, an E&O claim is likely.

2. New practice areas require new expertise. You may decide to grow your business by branching out into new aspects of insurance. An agency that already sells liability insurance to construction companies might look at developing

a construction bond practice. The agency should keep in mind that such bonds can have very technical requirements. Rather than try to reinvent the wheel, it is best to develop that new part of the business by bringing in someone who already has experience with bonds and can avoid pitfalls.

3. Avoid overpromising in your marketing. As part of growing your business, it is natural to put your best foot forward when marketing your agency. There is nothing wrong with a little boasting. However, avoid statements such as "we are your risk managers" or "we will assess all your risks and make sure you have proper solutions." If there is litigation over an uncovered loss, an attorney may take those statements out of context to argue that you agreed to take on additional duties and that their client relied on you.

4. Hire adequate staff. When the focus is on bringing in new business, do not let plans for servicing that new business become an afterthought. If the workload gets too heavy for you or your staff, tasks may get delayed or missed. That ultimately results in E&O claims. What's more, even if you and your staff do not make any mistakes, being too busy can mean that you do not document what you have done. Maybe you called a client and confirmed they did not want to increase limits, but you did not send a confirmation email and did not leave a note in the file. If there is a loss that exceeds the client's policy limits, the lack of documentation

could become an issue.

By all means, consider steps to grow your business, but remember to include steps to avoid potential E&O claims.

And don't forget: Plastics!

David Holt is vice president and claims expert at Swiss Re Corporate Solutions. Insurance products underwritten by Westport Insurance Corporation, Kansas City, Missouri, a member of Swiss Re Corporate Solutions.

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Leading the Big “I” Forward: A Message from Angela Ripley



By Angela Ripley, President, VW Brown Insurance Service & Chair, Independent Insurance Agents & Brokers of America

It is an incredible honor to serve as Chair of the Independent Insurance Agents & Brokers of America (IIABA), representing thousands of independent agents across the country—including so many friends and colleagues here in Maryland.

As I step into this role, my priorities are clear: to strengthen our voice in advocacy, support agencies through innovation and technology, and invest in the next generation of independent agents.

Advocacy That Protects Our Future

The Big “I” continues to be recognized among Washington’s most effective advocates for our industry. We’re working to maintain favorable tax policies, fight legal system abuse, and ensure the stability of vital federal programs such as the National Flood Insurance Program and Federal Crop Insurance Program.

I’m especially proud of our success in protecting state associations from new tax burdens and our leadership on emerging issues like third-party litigation funding and natural disaster mitigation. These efforts ensure that agents can continue doing what they do best—serving their clients and communities.

Innovation and Growth for Independent Agencies

The insurance landscape is evolving quickly, and our members need access to tools and resources that keep them ahead of the curve. Through programs like Trusted Choice®, the Big “I” Alliance, ACT, and Best Practices, we’re helping agencies strengthen operations, embrace digital transformation, and deliver exceptional service.

Our Agents Council for Technology (ACT) is leading national conversations on the use of AI and other emerging tools, while Big “I” Hires continues to help agencies recruit and retain top talent.

Investing in People and Inclusion

The future of our industry depends on developing new leaders and welcoming a broader range of perspectives. Initiatives such as Invest, Young Agents, and Diversity & Inclusion are building the pipeline of professionals who will carry the independent agency system forward.

Having built my own career at VW Brown Insurance Service, I know firsthand the value of mentorship, education, and community. These programs reflect the heart of who

we are—independent agents helping one another succeed.

Moving Forward Together

Every Big “I” program supports one or more of our core objectives: Advocacy, Market Access, Technology, and Agency Development. As Chair, my goal is to keep our focus on these pillars and ensure that our association continues to be the trusted voice for independent agents nationwide.

The challenges ahead are real—but so are the opportunities. Together, we’ll continue to lead with purpose, innovate with courage, and advocate with strength.

Because at every level, and in every state, one thing remains true:

The Big “I” has your back.



Converting Challenges to Opportunities

By Patricia McHugh Lambert, Esquire



Every challenge we face creates the opportunity to become more than we've been before.

Just think about it. Perhaps even close your eyes to bring clarity to your thoughts. Think of a time when your family overcame a hardship. Think of a time when you persevered through a personal challenge. Think of a time when your professional future hinged on your next decision. And finally think of a time when you helped a client get through a difficult period. Vivid pictures likely come to mind—and I bet that some of the images floating through your brain concern successes, innovation, and good that came out of tough situations.

So, as we approach the new year, I want to remind you to think about the challenges you have faced and the challenges that you will face and how those challenges can help create opportunities.

As you may have guessed, I am not the type of person that has a poster of a cat with a "HANG IN THERE!"

caption. But I do collect more learned quotes about overcoming challenges.

- "That which does not kill us makes us stronger." – Friedrich Nietzsche
- "The greater the obstacle, the more glory in overcoming it." – Moliere
- "Tough times never last, but tough people do." – Robert H. Schuller
- "You are braver than you believe, stronger than you seem, and smarter than you think." – A.A. Milne

But one of my favorite quotes is "Scar tissue is stronger than regular tissue." As a cancer survivor, I literally have scars that I wear—sometimes as medals and sometimes armor.

Business, too, can form scar tissue. I remember reading about a dishwasher manufacturing plant that faced a huge challenge. Corporate leadership was going to outsource operations from the

United States to overseas. Plant leadership begged for months for an opportunity to prove that their manufacturing could be competitive. During the short time the plant had to prove themselves, a team was gathered that included executives, line workers, secretaries, and maintenance workers—a full plethora of skills sets to meet the challenge. And, at least for this one plant, the gathered team came up with enough creative innovations to improve building and shipping dishwashers that the plant was allowed to continue operations.

I am sure that there was grumbling at the plant during the innovation process. Challenge is never easy and inertia is a very powerful force. People do not like change. And when we face the absolute need to change, to depart our comfort zone, to leave past practices behind, we grieve. Or at least we should give ourselves permission to grieve.

So why am I writing about all this? It is that time of year to think about old and new—and because each and every one of us and our businesses are facing challenges that will deepen in the new year. The cost of business is increasing, with key drivers like inflation, labor costs, supply chain, tax and tariff issues. Artificial intelligence will create technical and data integration issues, privacy and security risks, financial and operational concerns, and workforce challenges.

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(Con't from page 13)

Government shutdowns, gridlock, and the push and pull of red versus blue should, for all of us, be a nagging concern.

So how might we overcome these challenges? I wish I were a fortune teller, but I am not. Instead I have eternal optimism that challenges can be overcome with grit and creativity—and such optimism is powerful in trying times like ours. Just look at what resources exist to create change: our people and their deep knowledge. Think about all those in your business who embody creativity and can spur change. Our clients, too, can be catalysts for change—so think about what your clients need, what they want, and how you can help them overcome their own challenges. Our systems, whether internal, external, institutional, or governmental, give us the underpinning of infrastructure that can provide rubrics and guideposts. And just think about your own special sauce that you bring to challenges.

As we close out this year and transition to the new year, we need to put pen to paper, shoulders to the wheels, and do whatever the numerous cliches tell us to do when we face challenges. Change is spurred by need; need creates innovation. This is not a time for thinking outside the box; get rid of the old box and replace it with something new. Each of us can use this time of challenge to become more than we were before

And with that I wish everyone a good, productive and innovative new year.

Patricia McHugh Lambert is an insurance lawyer that can be reached at plambert@pklaw.com. She welcomes your input and questions.



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Maryland Auto Takes Part in Two Important Initiatives Supporting the Insurance Industry

By Esther Apt, Maryland Auto Insurance

In October, Maryland Auto Insurance hosted and participated in two local events that support the insurance industry. These initiatives stem from former Insurance Commissioner and current Maryland Auto Executive Director, Al Redmer Jr.'s commitment to developing new and existing talent in the insurance industry.

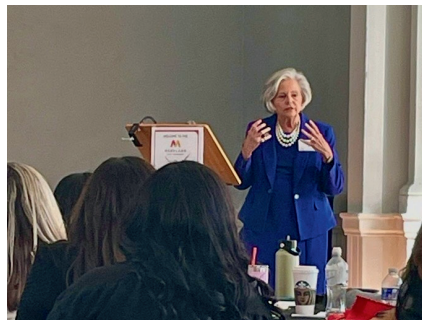
Maryland Auto's 4th Annual Women's Conference for female insurance professionals took place on Wednesday, October 22, 2025. Senator Pamela G. Beidle served as the Keynote speaker, and Maryland Insurance Commissioner Marie Grant returned to the conference for her second year to provide opening remarks. Keynote speakers from prior years of the conference have included Lieutenant Governor Aruna Miller and Tisha Edwards, Secretary of Appointments for Governor Wes Moore.

The event, which was held in Severna Park, Maryland, celebrated women in the insurance industry and was planned and executed by female team members at Maryland Auto.



Attendees of Maryland Auto's 4th Annual Women's Conference.

Senator Beidle serves as the Chair of Senate Finance Committee. Beyond the General Assembly, Senator Beidle is also a leader in the insurance industry, having served as President of Beidle Insurance Agency for nearly 40 years. "I am very grateful to have an insurance background," she said. "In the Finance Committee we deal with all kinds of insurance, including auto, health, life, and annuities."



Senator Pamela Beidle at 2025 Women's Annual Conference.

The Senator shared her personal career story and background with the attendees, noting how her approach led to success as a woman in the insurance agency and in State Government. "I think bringing diversity to the table, whether it's gender, or geography, or ethnic, or culture – we need to have everybody at the table to make a decision," she said.

Maryland Insurance Commissioner Marie Grant has over 20 years of experience in policy, regulation, and health care systems. She shared her insights on some key insurance issues including the affordable care act, consumer protection, and

affordability of private passenger auto insurance. She also noted that we are currently in, "very interesting times with a lot of uncertainty, which makes it a challenge for insurance regulation and the business of insurance – a business that is often



Insurance Commissioner Marie Grant at 2025 Women's Annual Conference.

built on predictability. if not complete certainty."

She also shared some good news. "Our teams have recovered \$40 million in the first six months of this year. We have really dedicated folks who are working to make sure Maryland consumers are well protected and kept whole."

In addition, Maryland Auto has partnered with the Business Studies Department of Community College of Baltimore County (CCBC) in conjunction with the University of Baltimore's Risk Management & Insurance Advisory Committee to develop and co-host an ongoing series of Risk Management and Insurance Career Day Fairs.

(Con't on page 19)

(Con't from page 18)



Maryland Auto agent David Rosario, and Maryland Auto Executive Director, Al Redmer Jr. at CCBC Career Fair.

These fairs are offered during the spring and fall semesters at both of CCBC's campuses. The most recent round took place on October 27 at CCBC's Essex campus and October 28 at the Catonsville campus.

These informational fairs are intended to raise awareness among high school and college students to the benefits and opportunities

available through a career in the insurance industry. Professionals from various insurance companies and specialties in the industry are on hand to answer questions from attendees.



CCBC Essex student learns about opportunities in the insurance industry.

"Career opportunities in the industry expand beyond the more well-known roles of sales/insurance agent, claim adjuster, and underwriting," said Maryland Auto Executive Director, and former two-time Maryland Insurance



CCBC Catonsville student learns about internship opportunities.

Commissioner, Al Redmer, Jr. "The industry can provide an enormous amount of opportunity and career stability. No matter your area of interest or skillset, there are unlimited opportunities in the world of insurance. Students can explore areas of expertise such as legal, claims, information technology, human resources, data analytics, sales, marketing, communications, or operations just to name a few."



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Disability Income Protection: Safeguarding Income & Business Continuity

By Mark R. Gage, CLU

When most people think of “disability insurance,” they think of protecting their paycheck. But income protection is much broader — it’s about protecting livelihoods, lifestyles, and the financial stability of individuals and businesses alike. Whether for personal coverage or business continuity, disability insurance remains one of the most underappreciated yet vital tools in the financial and risk management toolbox.

Personal Disability Income Insurance: Protecting Your Paycheck

For individuals, **disability income insurance** replaces a portion of income lost when illness or injury prevents work. This coverage ensures ongoing financial stability during recovery and safeguards long-term financial goals.

Key areas of income protection include:

- **Basic Living Expenses:** Covers mortgage or rent, utilities, groceries, and everyday bills when paychecks stop.
- **Family & Lifestyle Maintenance:** Keeps tuition payments, car loans, and family obligations current, avoiding financial disruption.
- **Retirement Continuity:** Some policies offer riders that continue contributions to retirement accounts during disability.
- **Residual or Partial Disability Benefits:** If a client can work part-time or at a reduced capacity, these benefits fill income gaps.

For many professionals — from physicians and attorneys to skilled tradespeople — disability insurance can mean the difference between temporary setbacks and financial disaster. When structured properly, benefits can last until recovery or even retirement age. Be aware that some insureds will mention employer coverage but know that it is often only 60% of wages and are capped for higher wage earners. Then, it is taxed netting a significantly lower payment. For those that have group protection, supplemental individual protection can really make a big difference.

Disability Protection for Business Owners

While personal coverage replaces income for the individual, business owners face a second, equally important challenge: **keeping the business running** if they become disabled. Fortunately, several specialized forms of business disability insurance can bridge that gap.

1. Business Overhead Expense (BOE) Insurance

Business Overhead Expense coverage reimburses the business for fixed operational costs during the owner’s disability. Policies typically cover 12 to 24 months of expenses, giving the owner time to recover or make transition decisions.

Covered expenses may include:

- Rent or mortgage payment
- Remployee salaries and benefits
- Utilities and maintenance



- Office supplies and professional fees

In essence, BOE insurance “keeps the lights on” — preserving staff, customers, and reputation until the owner can return or plan for the future.

2. Disability Buy-Out (DBO) Insurance

When a business partner or shareholder becomes permanently disabled, Disability Buy-Out insurance provides the funds necessary to buy out the disabled owner’s interest under the terms of a buy-sell agreement.

Without it, a business could face:

- Financial strain trying to purchase the departing partner’s share.
- Ownership disputes among remaining partners or family members
- Potential loss of control or operational instability

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DBO coverage allows a clean transition of ownership, maintaining business continuity while ensuring fair compensation for the disabled partner.

3. Key Person Disability Insurance

Every successful business has individuals whose contributions are critical — whether a top salesperson, operations manager, or lead driver.

Key Person Disability Insurance

provides a lump-sum or ongoing benefit to the company if such an essential employee becomes disabled.

This influx of cash can be used to:

- Hire and train a temporary or permanent replacement.
- Offset lost revenue from reduced productivity.

- Maintain client relationships and operational stability.

By insuring key contributors, the business protects itself from the ripple effects of a single person's disability.

Conclusion: A Comprehensive View of Income Protection

Disability isn't just a personal risk — it's a business risk.

- **For individuals**, disability income insurance protects lifestyle and long-term financial goals.
- **For business owners**, BOE, DBO, and Key Person Disability coverage ensure that operations, ownership, and profitability remain intact.

In today's environment — where both personal and business stability are intertwined — disability income

protection is not optional; it's foundational. By guiding clients through both sides of the equation, agents can deliver a comprehensive approach that truly safeguards income, ownership, and enterprise value.

For more information on how we can collaborate with you to assist your clients contact:

Mark R. Gage, CLU

Vice President, Partner of Northeast Brokerage

mgage@nb-bga.com or call 410-552-9300

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1

Selective Insurance Announces Vincent Senia's Retirement as Executive Vice President & Chief Actuary

Branchville, NJ. – Selective Insurance Group, Inc., announced the planned retirement of Vincent Senia, Executive Vice President, Chief Actuary, effective January 2026. Mr. Senia has held the position since 2017 and has been instrumental in shaping Selective's actuarial reserving, pricing, and planning strategies, as well as enhancing its data analytics capabilities.

Mr. Senia joined Selective in 2010 as Senior Vice President, Actuarial Reserving, and he is a member of the American Academy of Actuaries and a Fellow of the Casualty Actuarial Society.

"Working alongside such talented individuals at Selective has been an incredible journey. I am proud of all we have accomplished together," said Vincent Senia. "As I transition into retirement, I am confident that Selective will continue to thrive and deliver exceptional value to our customers and stakeholders."

John J. Marchioni, Chairman, President, and CEO of Selective, stated, "Vin is leaving a lasting legacy at Selective. His insights and leadership have been deeply valued, and we wish him all the best in his exciting next chapter."

Selective Insurance also announced that Nathan Rugge, Senior Vice President, Chief Corporate Actuary, Reserving, will assume the role of Executive Vice President, Chief Actuary upon Mr. Senia's retirement. Mr. Rugge joined Selective in 2009 and has played a key role in the company's pricing and reserving strategies. He has held various Actuarial roles of increasing responsibility, including Assistant Vice President, Personal Lines Pricing, and Senior Vice President, Actuarial Reserving. Mr. Rugge holds a bachelor's degree in Actuarial

Science and Finance from Rider University in New Jersey and a master's degree in Analytics from Georgia Tech. He is a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries.

About Selective Insurance Group, Inc.

Selective Insurance Group, Inc. (Nasdaq: SIGI) is a holding company for 10 property and casualty insurance companies rated "A+" (Superior) by AM Best. Through independent agents, the insurance companies offer standard insurance for commercial and personal risks and specialty insurance for commercial risks. Selective also offers flood insurance through the National Flood Insurance Program's Write Your Own Program. Selective's unique position as both a leading insurance group and employer of choice is widely recognized, with awards and honors including listing in Forbes Best Midsize Employers and certification for six consecutive years as a Great Place to Work®.

2

Encova Insurance Wins Gold-Level 2025 Ivans Spark Award

Encova Insurance is proud to be recognized as a gold-level 2025 Ivans Spark Award winner. The Ivans Spark Awards celebrate insurance innovators driving exceptional digital connectivity and technology advancements. These leaders set the highest standard in enhancing



agency and customer experiences through transformative solutions, and Encova is proud to be among this group.

Encova demonstrated our strong commitment to digital innovation and agent partnerships by integrating tools like Ask Kodiak and

Bookroll and enabling real-time agency management transactions. Our strategic collaborations with Ivans and other technology partners demonstrate our forward-thinking approach to connectivity and efficiency in the independent agency channel.

"This award truly belongs to our associates who work tirelessly every day to implement our strategy, delivering a seamless, personalized digital experience for our agents and strengthening our partnerships," said Encova Executive Vice President and Chief Information Officer Ramu Lingala.

3

NJM Insurance Group Recognized for "Outstanding Claims Experience" Eight Years in a Row

West Trenton, NJ. –NJM Insurance Group (NJM) has been certified by J.D. Power for providing "An Outstanding Auto Claims Experience" for Personal Lines customers. For the eighth year in a row, this prestigious designation recognizes NJM's unwavering commitment to serving auto policyholders with quality and reliability.

"The J.D. Power certification highlights NJM's dedication to meeting the needs and expectations of our policyholders," said Carol Voorhees, NJM President and CEO. "We keep service at the forefront of our organization and are honored to be certified once again for our ongoing commitment to customer experience."

Eligibility for the J.D. Power Auto Claims Certification ProgramSM involves a rigorous independent audit of the claims process, including a survey of recent claimants and an evaluation of an insurer's performance across all key areas of the claims process. The audit and claims evaluation resulted in NJM satisfying 66 out of 68 evaluation metrics – a 97% success rate, well above the minimum requirement of 80%.

NJM has continued to enhance the claims experience since first qualifying for the J.D. Power Auto Claims Certification in 2018. New features to streamline the online claims process include allowing claimants to identify their repair shops and set up temporary rentals simultaneously.

This is the second auto insurance claims recognition NJM has received from J.D. Power this year. In June, NJM was ranked #1 in the Mid-Atlantic Region in the J.D. Power 2025 U.S. Auto Insurance StudySM (AIS). The AIS measured customers' satisfaction with their auto insurance based on (in order of importance): level of trust; price for coverage; people; ease of doing business; product/coverage offerings; problem resolution; and

digital channels. NJM scored 721 on a 1,000-point scale, achieving 65 points higher than the regional average.

About NJM Insurance Group

Founded in 1913, NJM is among the Mid-Atlantic region's leading property and casualty insurers and has maintained AM Best's Financial Strength Rating of A or higher for over 89 years. The Company operates in a mutual fashion for the exclusive benefit of its policyholders and is consistently recognized for its award-winning customer service, superior claims handling, and overall customer satisfaction. NJM's personal insurance products are available direct to consumers in Connecticut, Maryland, New Jersey, Ohio, and Pennsylvania. The Company also works with a preferred network of independent agents to deliver business insurance in Connecticut, Delaware, Maryland, New Jersey, New York, and Pennsylvania. Visit njm.com to learn more.

4

BH Guard Announces Partnership with London Underwriters

Berkshire Hathaway GUARD recently announced a new collaboration with London Underwriters, a leading wholesale insurance broker. The partnership will give insurance agencies

streamlined access to GUARD's broad range of commercial insurance products, enabling agents to deliver tailored coverage efficiently and securely.

Agencies can utilize London Underwriters' LU One platform to quickly quote and bind Berkshire Hathaway GUARD Workers' Compensation policies. By combining GUARD's flexible coverage options with LU One's intuitive digital tools, agents can serve clients faster while offering the

security of a highly reputable insurer.

Chris Elms, Head of Wholesale Distribution at GUARD, said, "At GUARD, we're committed to empowering our agents and brokers with the tools and tailored coverage they need to thrive. Partnering with London Underwriters and integrating with LU One reflects our ongoing investment in digital innovation and our dedication to helping our partners grow their commercial portfolios."

5

Fortified Named Top Agency Partnership by Insurance Journal

Nashville, TN. – Insurance Journal has published its 21st annual Insurance Journal Top 100 Property/Casualty Agencies list which features a Top Agency Partnerships list, and Fortified was named as a top agency partner.

This is the first time Fortified has been named on the list, coming in at #10. According to the release from Insurance Journal, the list includes

agency groups that play an important role in the independent agency system, such as aggregators, clusters, and franchise organizations.

“2025 has been an exciting year for Fortified when it comes to recognitions, honors, and awards,” said Joe Craven, Fortified CEO. “This recognition by Insurance Journal marks the third big win we’ve had in industry-related awards thus far this year, and we couldn’t be prouder of our alliance and member agencies.”

Fortified was also recognized by Insurance Business America as a Top Insurance Network and Alliance, as well as an All-Star Alliance, and they had several member agencies honored in the Big I’s 2025 Best Practices Study.

About Fortified

Fortified aligns independent agencies to reinforce and enhance their role in the industry. The alliance is committed to uniting its member agencies to bring the best insurance and risk management solutions to clients. Combined Fortified agencies write over just over \$4 billion in insurance premiums for more than 400,000 clients throughout the United States. Learn more at fortifiedagencies.com.



6

Consumers Agree Legal System Abuse Drives Up Insurance Costs, Prompting Demand for Reform

Alexandria, VA. – As insurance lawsuits hit record levels, a new survey from the Independent Insurance Agents & Brokers of America (the Big “I”) reveals growing concern that excessive and abusive litigation is driving up costs for consumers and reforms are needed.

According to the survey, 64.3% of respondents said they were concerned about

how excessive lawsuits increase their premiums, and 80.5% believe that the legal system is used in ways that unfairly drive up insurance costs. Overwhelmingly, 8 in 10 (80.3%) respondents also believed that their premiums would increase due to excessive lawsuits, even if they had never filed a claim themselves.

“Consumers are absolutely correct. They are paying the price for unnecessary lawsuits in the form of higher insurance costs for their households,” said Charles Symington, Big “I” president & CEO. “The survey makes it clear: Americans want reform and accountability. Independent agents are working with their customers so they further understand the impact of lawsuit abuse and how to advocate for reform.”

Consumers also expressed skepticism about who truly benefits from lawsuits against insurers.

Nearly three-quarters (73%) said attorneys and law firms profit most, compared to only 30.9% who believe consumers with valid claims benefit.

Third-Party Litigation Funding Drives Costs Even Higher

Despite awareness of traditional lawsuit abuse, many consumers remain unfamiliar with “third-party litigation funding,” a growing practice where outside investors finance lawsuits for profit. Nearly 40% said they were not at all familiar with this trend, underscoring a gap in public understanding of how global capital is increasingly driving U.S. insurance litigation and consumer costs.

(Con’t on page 26)

(Con't from page 25)

Call For Action And Reform

Consumers aren't just aware of the problem; they're ready for change. The survey reveals overwhelming demand for action to rein in abusive litigation and restore fairness to the insurance system.

- 89.7% say it's important to reduce unnecessary lawsuits to help control insurance costs.
- 84.3% would support reforms if they knew certain legal practices were making their insurance more expensive.
- A majority (54.8%) believe that the state and federal government should take the lead in addressing the issue, while many also pointed to insurance companies (33.6%) and courts (32.6%).

"Consumers overwhelmingly agree that unchecked litigation is not protecting them, it's costing them. It directly affects their family budgets by adding thousands of dollars every year in unnecessary costs for their insurance and other products and services," added Symington.

According to The Perryman Group, lawsuit abuse is costing the average American family \$5135 a year. Another recent study from the Insurance Information Institute (Triple-I) and Munich Reinsurance America, Inc. (Munich Re US) estimates the impact is even higher—at more than \$6,500 for a family of four. The Big "I" is working with a broad coalition of stakeholders across a variety of industries to educate consumers and legislators about litigation funding and hold those accountable for driving up insurance costs.

Methodology

National survey conducted by Mfour Data Research via mobile targeting consumers ages 25+ who have home, auto and/or business insurance.

About the Independent Insurance Agents & Brokers of America (the Big "I")

Founded in 1896, the Independent Insurance Agents & Brokers of America (the Big "I") is the nation's oldest and largest national association of independent insurance agents and brokers, representing more than 25,000 agency locations. Big "I" members are trusted insurance advisers who offer consumers all types of insurance—property, casualty, life, health, employee benefit plans and retirement products—from a choice of insurance companies.

7 Erie Insurance named to Newsweek's 2026 list of 'America's Best Customer Service'

Honor reflects ERIE's 100-year legacy of putting customers first

Erie Insurance (ERIE) has been included in Newsweek's list of America's Best Customer Service 2026, an honor presented in collaboration with Statista, a global leader in industry rankings and statistics.

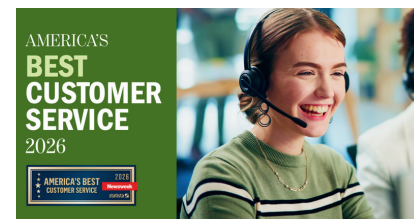
The annual list recognizes the top customer service companies in the United States based on an independent survey of consumers who have made purchases, used services or gathered information about products or services in the past three years. More than 200,000 evaluations were collected, reflecting customers' experiences across traditional retail, online and service interactions.

"Our commitment to service has been the cornerstone of Erie Insurance for over 100 years," said Sarah Shine, executive vice president, Experience and Customer Service at ERIE. "We're proud that this survey shows customers value our promise to provide the protection they need — and the level

of service they deserve."

Final rankings were based on six key factors: likelihood of recommendation, quality of communication, professional competence, range of services, customer focus and accessibility.

Newsweek's full list spans 166 categories of retailers and service providers and is available on its website.



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 IABA 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



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.

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:

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- 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.



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 \$575*.

Beazley 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.



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-cyber



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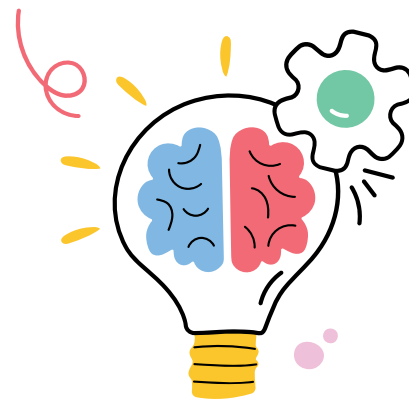
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Education Corner



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Online Webinars - Agents & Brokers Education Network (ABEN) (iamd.aben.tv)

Property & Casualty

1hr P&C NEW!

An Hour of True Crime - Schoharie Limousine Accident

1hr P&C

An Hour of True Crime - Wrong Way Driver

1hr P&C

Cyber 101: The Basics of Cyber Insurance

1hr P&C

AI Implications in the Insurance Industry

1hr P&C

Proactive Workplace Violence Response: Mitigating Risks for Your Clients

2hr P&C NEW!

E&O Nightmares

2hr P&C NEW!

You Gotta Be Kidding Me! Strange but True Claims

2hr P&C

Are You Smarter than an Underwriter? 7 Simple Underwriting Questions No One Asks

2hr P&C

Securing the Future: Insurance in an Era of Increased Natural Disasters

3hr P&C

The "Lucky" Thirteen Most Important Issues in Homeowners Insurance

3hr P&C

Directors and Officers Liability Insurance

3hr P&C

Workers' Compensation and the Law

3hr P&C

Demystifying the Business Auto Coverage Form

3hr P&C

The PAP - A Friendly Little Fella - Until He Isn't

3hr P&C

What a Crime - Understanding Crime Insurance

3hr P&C

What To Do With Rental Cars

3hr P&C

Commercial Insurance Coverages, Court Cases & Chaos

Life & Health Webinars

2hr L&H

What Ever Happened to "And They Lived Happily Ever After?"

2hr L&H

Should I Do a Roth IRA?

2hr L&H

Understanding (and Managing) the Largest Government Benefits: Social Security & Medicare

Ethics Webinars

3hr Ethics

Ethics - Creating a Winning Culture in the Agency

3hr Ethics

Ins Ethics, Easy to Discuss, Harder to Achieve

3hr Ethics

Organizational Culture - The Solution for Creating an Ethical and Productive Agency

3hr Ethics

Studies in Ethics - A Hippocratic Oath for Insurance Professionals

Flood

3hr Flood

Flood Program Overview - NFIP Then and Now

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Agents & Brokers Education Network

Education Corner, Cont'd

E&O Risk Management Webinars

**Approved for the Swiss Re Risk Management Credit*

3hr P&C

Coverage Essentials: Coverage B - Personal & Advertising Injury Under the CGL Policy

3hr P&C

Coverage Essentials: Understanding Commercial Property Gaps & Knowing How to Fill Them

3hr P&C

Coverage Essentials: Business Income - More Important & Much Simpler Than Agents Believe

3hr P&C

Coverage Essentials: Certificates of Insurance and Evidences of Commercial Property Insurance

3hr P&C

Coverage Essentials: Policy Analysis - Reading, Interpreting & Understanding Insurance Contracts

3hr P&C

Coverage Essentials: Homeowners 101

3hr P&C

Power of Prevention: Agency Risk Management Essentials of Management

3hr P&C

Power of Prevention: Agency Risk Management Essentials of Sales

3hr P&C

Power of Prevention: Agency Risk Management Essentials of Service

3hr P&C

Coverage Essentials: Homeowners Part I - Policy Definitions, Liability Coverage & Policy Conditions

3hr P&C

Coverage Essentials: Homeowners Part II - Property Coverages

3hr P&C

Coverage Essentials: Avoiding E&O in the Personal Auto Policy and Personal Umbrella

3hr P&C or L&H

E&O Risk Management: Agency E&O Exposures and Defenses

3hr P&C or L&H

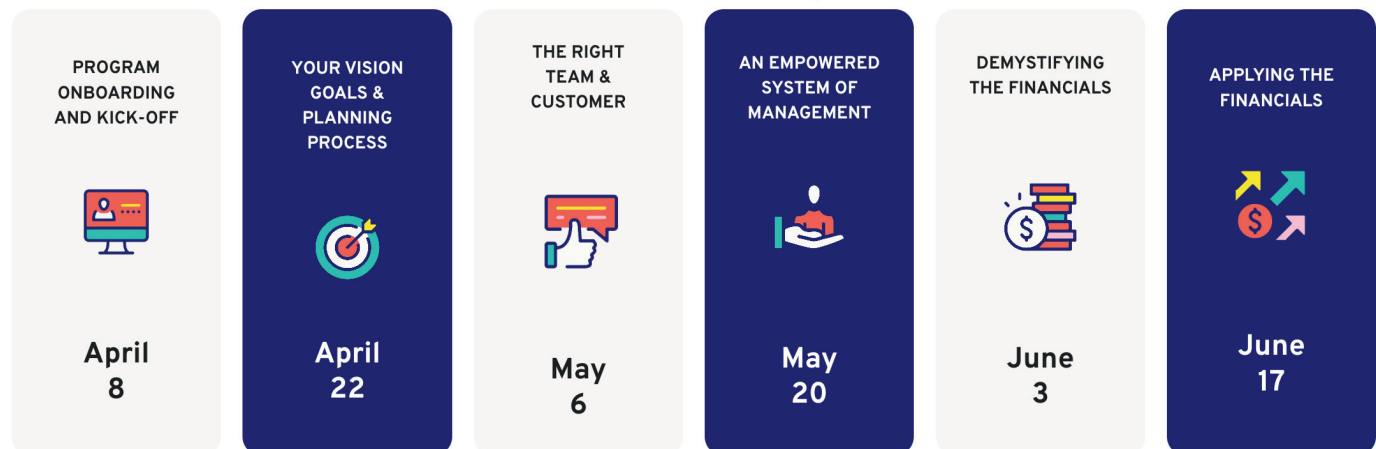
E&O Risk Management: Understanding Risk Mitigation and E&O Claims



The IA-MBA Program - Spring 2026!

Within the program will be live sessions to network and learn in real-time with your cohort.

All live sessions will be held on Wednesdays 12:00 PM – 1:30 PM ET



Learn More & Register: bigimd.com/ia-mba-program



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Holidays

**Wishing you and your family a season
filled with love, laughter, and all the
happiness that the holidays bring!**