Answers for your COVID-19 Insurance Questions

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Over the last few months the coronavirus pandemic has shown us that things that were once simple and even mundane are now virtually impossible. While we are all returning to our new normal, the everyday goals of your association have become much more challenging to fulfill. Like you, the Big I is trying to adapt to provide our members the products, services, and information that you need to navigate the pandemic, and the collateral damage it has created.

Our biggest challenge is deciding what to do about our education offerings and events. Because of stay-at-home orders and social distancing requirements, we have been forced to cancel or postpone all classes and events scheduled through at least July, and probably beyond. On a larger scale, the IIABA was forced to reconfigure its 2020 National Legislative Conference to a virtual event in May. There is a very real possibility that all in-person events may be impacted for the rest of 2020 and possibly beyond. While all of this seems dire, we still have a job to do and we’re working to maximize opportunities to serve you.

We understand that your education and professional development needs continue, regardless of the circumstances, so the Big I is shifting many of our programs to a virtual environment. We worked with our friends at Arlington/Roe to sponsor two online continuing education classes taught by Rick Pitts in May. We offered these classes to our members as a free benefit and had nearly 250 attendees. We also turned the annual Agency Compliance classes into two virtual events in mid-June. We have partnered with other states to offer three online CIC Institutes and two JK Ruble classes in July and August to replace the canceled classes.

By making more events virtual, we’re able to reach more members. The participation numbers of the online classes and events have been outstanding. The virtual National Legislative Conference had nearly 3,500 registrants, 250 of which were from Indiana (the third-highest state participation total). This is ten times the traditional number of Indiana attendees and three times for the event overall.

To borrow a cliché my dad loved, we are doing what we can to make lemonade out of lemons. Our staff is in crisis mode and will continue to adapt to best meet your needs. This is uncharted territory, and we are always willing to listen if you have suggestions, so please feel free to reach out to us. Thank you for your continued membership and support.
Meet Curt, one of our Farm-Ag experts. He and others on his team were farm kids themselves, so they’ve got firsthand, practical knowledge about a farmer’s insurance needs. It’s the born-and-raised kind of expertise we look for in a team. And they’re supported by our caring claims group so your clients can get back to the work at hand, just like they’ve done for generations.

Curt
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Thinking through what to say in this message forced me to reflect on what we have been through for the last 90 days or so with COVID-19. Normal life has been upended, businesses have been shuttered and are struggling, kids cannot go to school, unemployment is skyrocketing, and it almost feels like there is no light at the end of the tunnel. As I sat thinking about it, I had to shake off the feeling of doom that was seeping into my thoughts and I realized there is just no time for that. Having a little pity party for myself isn’t going to do me or my family any good and it certainly isn’t going to help our clients that are working to recover from this awful event that has impacted all of our lives.

As independent insurance agents, we must bring our A-Game to the table every day no matter how bad things get. Be it a flood, tornado, wildfires, COVID-19, or any other disaster, our time to shine is when the going gets the worst. How many times have independent agents worked tirelessly to take care of their customers while their own families, homes, and businesses face the same perils? We are intrinsically tied to our communities. We are there to stand up and be counted and do whatever it takes to help our clients and our communities and we go the extra mile. I am very proud and lucky to be included in this group of consummate professionals.

The recovery from the COVID-19 pandemic is going to be a rough road. There will be a significant impact on our agencies as we all struggle to adapt to a post-COVID-19 world. Based on that, my message to all of you is that the Big I is with you and we will help in any way we possibly can. Steve and our fine staff are working to keep all our services available as we adapt, and our national association is doing a tremendous job of fighting the good fight on our behalf. COVID-19 presents some very difficult coverage situations and our team in Washington has been working 24 hours a day to educate legislators and others on how COVID 19 dovetails with the insurance world. Without them, we would be at the mercy of the Washington machine.

In closing, thank you all for being independent agents, and please know that your association is with you in these most trying of times.
Reaching a summit takes years of training and experience. We’re here to educate our businesses, and help them achieve their safety goals. A safe workplace with healthy employees makes for the best view at the top.
The Big I Indiana was awarded the 2019 Maurice Herndon Award at the Independent Insurance Agents and Brokers’ 2020 Virtual Legislative Conference.

This award is presented annually to the state association whose legislative achievements the previous year on behalf of IIABA and its members have been deemed most outstanding of any state association in the country. The honor is named after the former head of IIABA’s government affairs operation.

The Big I Indiana received this award based on a number of factors, including a strong lobbying presence, supporting and encouraging members of the association to run for office, annually increasing financial contributions to InsurPac, consistently strong responses to grassroots action calls and annually bringing a strong contingent of its members to the IIABA National Legislative Conference. The fact that there are several members of the Big I Indiana in the Indiana House and Senate played a major role in securing this award.

“We feel that what sets the Big I apart both in our state and nationally is our strong lobbying and government affairs presence on both levels.”

Indiana House and Senate played a major role in securing this award.

“To be recognized with the Herndon Award is quite an honor for Indiana,” said Jackson Bogan, chair of the Big I Government Affairs Committee. “We feel that what sets the Big I apart both in our state and nationally is our strong lobbying and government affairs presence on both levels. We appreciate IIABA acknowledging these efforts.”

This marked the second consecutive year that Indiana has received a government affairs-related award. The association was awarded the 2018 Catalyst Award for continued growth in contributions to and support of InsurPac.

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While technology connects us to family, friends, and work, our devices can be deadly when used while driving.

Just ask the brave Hoosiers who stood before lawmakers in committee at the Statehouse, sharing their stories of loss due to distracted driving. Like Westfield Mayor Andy Cook who lost a grandson as a result of a distracted driver, or the Smiths from Indianapolis, who each lost a leg when someone on a cellphone hit them. With about nine people killed and more than 1,000 injured in crashes involving distracted driving in the United States each day, these families are not alone in their loss.

As chair of the House Roads and Transportation Committee and author of Indiana’s new law banning drivers from holding electronic devices while driving, I believe a cultural shift can happen in our state and lives can be saved.

Indiana’s hands-free driving law went into effect on July 1. Motorists are prohibited from using or holding telecommunication devices while driving, except when using hands-free technology such as Bluetooth, making an emergency call, stopped at a traffic light, or parked. Drivers violating the law can be ticketed and receive points against their licenses beginning in 2021.

This is a simple but effective way to get drivers to put their phones down and focus on driving.

Thank you to those who publicly shared their stories, including survivors of distracted driving, and others who voiced support for the law, like public safety officers and health care providers. Your testimonies helped enact change. Already, too many Hoosiers suffered loss because of distracted driving. With this new law, lives will be saved in Indiana.
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Making life easier for its customers is Safeco Insurance’s goal every day.

The 2019 Big I Company of the Year recognizes that companies like Amazon have set themselves apart by making it as easy as possible for people to do business with. The team at Safeco know that particularly during these challenging times, people need the same ease from their insurance. Safeco’s electronic signature capabilities, online accounts, Gold customer service, and the Safeco customer app are all tools the company provides to help agents make life simpler for their customers.

“A core strategy of our organization is to ensure that our ease-of-use capabilities are best in class,” explained Jeff Jansing, CPCU, Safeco’s AVP region director for Indiana and Michigan. “We want to provide customers the coverage they need, by connecting them with local agents who offer personal advice, and most important of all—to be there when customers need us most—at claims time.”

In addition to making life easier for its customers, Safeco tries to do the same for its agents. The company wants to help them succeed in every way possible. They offer an extensive

Safeco staff receive their award at the 2019 Big I recognition banquet.
list of programs to support independent agent growth including the Safeco Ignite rewards program, Agent for the Future website, Safeco Marketing Solutions Center, and multiple workshops and classes to further training and education for agents, CSRs, and agency marketers.

“We strive to know our agents’ businesses as well as our own and we’re committed to helping them grow their overall business, not just their Safeco business,” Jansing explained.

Safeco’s Midwest Regional Office, which covers a nine-state territory, is located in Indianapolis, as is its Midwest claims operations and Midwest service operations, which have more than 500 Indiana employees. The company is deeply rooted in the Hoosier state and is represented at 400 agencies throughout Indiana.

It was originally founded in 1923 as the General Insurance Company of America and was renamed Safeco in 1953. In 2008 it became part of Liberty Mutual and since late 2018, Safeco Insurance Personal Lines and Liberty Mutual Business Insurance has operated as one independent agent channel team.

“Having a unified team positions our independent agency sales and distribution teams to win in the marketplace and creates opportunities for our employees to develop and network,” said Jansing. “Having both personal and business insurance sales and distribution under one roof gives us a tremendous opportunity to use our combined resources to best serve our agents.”

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Kathleen Lemont, a commercial service manager at ONI Risk Partners in Indianapolis, has always loved to explore new places. In her quest to see the world she discovered that traveling with a paranormal team often gives you more access to unique sites than a regular tour would. Since then she’s spent the night in mansions and sanatoriums famed for their haunted hallways. She once hiked the Mayan archaeological site of Chichan Itza in the Yucatan peninsula armed with a machete.

“Most people who own historic buildings want to prove their location is haunted, so accompanying a paranormal team is a great way to get access to buildings and structures that are normally off-limits without being arrested for trespassing,” Lemont explained. “I’m always the resident skeptic!”

Lemont, winner of the 2019 Big I Indiana Distinguished Customer Service Award, originally studied computer programming. Her first job was writing code for key punch cards at Aid Associations for Lutherans, but a coworker convinced her that her extroverted personality would be a perfect fit to work with clients. With her adventurous spirit, Lemont didn’t shy away from the new challenge. She became a customer service agent at the company and was soon promoted to a senior correspondent and then manager of the premium service team.
She’s worked hard to constantly expand her insurance knowledge, earning her CIC, ACSR, and LOMA designations and completing the Indiana Insurance Company Commercial Property’s Casual Agent’s School. Being willing to adapt and learn quickly has been crucial during the 2020 pandemic. “Things change so rapidly and our clients depend on us to stay on top of the issues that affect them,” she explained. “Whether providing advice on how to maneuver through the changing financial and coverage landscape or just checking in to see how they and their family are doing, we’re in a unique position to provide a bit of continuity in their day. It would be very hard to do what we do without being informed and armed with the most current information available.”

After 30 years in the industry she decided to join ONI Risk Partners in 2017 and now manages its commercial service operations, including claims, surety, and P&C. “In my opinion nothing has a more direct impact on client retention than customer service,” she explained. “Whether it’s staying late to make sure an urgent request for a certificate is met, spending your weekend supporting a client who’s had a claim, or just making sure everyone you’ve talked to that day had a positive experience.”

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How Business Income Responds to COVID-19

By Chris Boggs, IIABA

Before any insurance policy responds to a claim, the loss must first meet all the requirements of the insuring agreement.

Business Income

The insuring agreement is the broadest the coverage will ever be. If the loss is excluded by the insuring agreement, there is no coverage.

The Business Income insuring agreement reads: We will pay for the actual loss of Business Income you sustain due to the necessary “suspension” of your “operations” during the “period of restoration”. The “suspension” must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business Income Limit of Insurance is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss.

Key points:

- Suspension must be caused by direct physical loss of or damage to property. Direct property damage is required. Damage is generally defined and understood to mean "a distinct, demonstrable, and physical alteration" of a property's structure. A virus cannot cause such damage.

- There must be a covered cause of loss. There are two exclusions that disqualify a virus as a covered cause of loss. One is within the policy and the other is found in a mandatory endorsement.

- ISO’s business income policy excludes: Discharge, dispersal, seepage, migration, release or escape of “pollutants....”
  - A “pollutant” is defined to mean: “any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste”
  - Contaminant is not a defined term, but it is a biological term of art defined as “a contamination of food or environment with microorganisms such as bacteria, VIRUSES, fungi or parasites.”
  - A virus is an excluded cause of loss.

- CP 01 40 – Exclusion of Loss Due to Virus or Bacteria endorsement is attached to the policy.
  - Introduced by ISO in 2006 as a mandatory endorsement.
  - ISO introduced this endorsement to negate “efforts to expand coverage and to create sources of recovery for such losses, contrary to policy intent.”
  - When attached, there is no question coverage is excluded.

Coverage applies only during the Period of Restoration:

The business income policy pays during the Period of Restoration, this is the period that the business is shut down and unable to operate due to a covered cause of loss.

- Because there is no property damage as understood by the courts; and because the presence of a virus is excluded, the insured never reaches the period of restoration. However, assume the courts decide the opposite.

- To trigger the Period of Restoration, the courts must decide:
  - The presence of a virus does cause direct physical loss or damage; and
Neither the pollution exclusion nor the CO 01 40 excluded the loss.

- The period of restoration most often begins 72 hours after the business-closing loss (this time period can be endorsed down).

- A University of Alabama study published in the New England Journal of Medicine stated that the maximum amount of time the virus can live on certain surfaces is up to three days – which is 72 hours. The period of restoration does not begin for 72 hours in the unendorsed Business Income form. By the time the POR begins, the virus is no longer causing property damage.

- What about recontamination? That is a new loss and begins a new suspension of operations triggering a new POR.

Result: NO Business Income coverage for COVID-19!

Civil Authority

There is one exclusion in all Cause of Loss forms few are discussing. The concurrent causation section specifically excludes governmental actions, including business closures:

- We will not pay for loss or damage caused by or resulting from any of the following: Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

Government shutdowns are specifically excluded. Any discussion of Civil Authority coverage begins with this exclusion.

Civil authority coverage is granted only because of the "Additional Coverage – Civil Authority." This is important to understand because when coverage is given as an exception or in direct response to an exclusion, the carrier gets to control the breadth of coverage granted.

The additional coverage granted by the Civil Authority provision contains three requirements also found in the business income coverage:

- There must be physical damage to property;
- Damage must be caused by a covered cause of loss; and
- Coverage begins 72 hours after the order of the Civil Authority.

But Civil Authority is subject to a few unique requirements or rather limitations:

- The damage occurs at premises other than the insured’s premises;
- The damage must be within one mile of the insured’s premises (unless altered by CP 15 32 Civil Authority Changes – the distance is up to the carrier); and
- Coverage is provided for up to four weeks (unless changed by the CP 15 32 – up to 180 days).

If all the above Civil Authority conditions are met, other coverage triggers still preclude coverage for COVID-19 losses:

- The actions of the civil authority prohibit access to the insured premises. Access to the insured’s premises is NOT necessarily prohibited; these are shelter-in-place orders with exceptions;
- Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage. Access to the area is NOT prohibited, people are still in the area – especially if there are “essential” businesses in operation. And if the insured is an “essential” business (like a restaurant), people can still come, they just can’t stay. There is no preclusion or prohibition of people in or to the area.
- The action of civil authority is taken in response to dangerous physical conditions.... These aren’t dangerous physical conditions, at best (or worst, if you like) these are dangerous biological conditions.

Result: NO Civil Authority coverage.

Chris Boggs, CPCU, ARM, ALCM, LPCS, AAI, APA, CWCA, CRIS, AINS, is the executive director of the Independent Insurance Agents and Brokers of America’s Virtual University.
There’s been a significant, but underreported, insurance impact of the coronavirus. It’s in the field of workers’ compensation. It’s taken on several different forms and has spawned litigation and legislative efforts. It is the reversing of the presumption of (or the burden of showing) compensability for contracting COVID-19.

In Kentucky, it took the form of a bulletin. In Minnesota, it was a statute. In Illinois, it began as a regulatory pronouncement, which was withdrawn after litigation was initiated, and then the effort became a compromise bill.

Generalization is always perilous, but it does appear that all these efforts have something in common: making it easier for employee claimants to access their various states’ workers’ compensation systems. It doesn’t change any individual case outcome necessarily; it just changes the rules of how they are going to be adjudicated.

For instance, Minnesota says that a “rebuttable presumption” of a work-related disease (and therefore compensability) arises if an individual were to test positive or be diagnosed. Importantly, in Minnesota, there is a threshold requirement that the claimant must work in certain specified employment fields or jobs, such as health care nurses, physicians, therapists; emergency medical technicians; firefighters; police; prison guards and other law enforcement personnel.

Why is this significant? Let’s say a normal office worker tests positive. The employee believes it was as a result of a workplace exposure and pursues a worker’s compensation claim. In most every state, including Indiana, the employee must show a workplace-related injury or disease. We say that the injury must arise out of and be in the course of employment. The translation is that the employee goes to the workers’ comp board / carrier and says, “I got COVID-19 at work.”

The obligation (or burden) to make a showing of “arising out of and in the course of” is with the employee. So, an employer or carrier can defend the case by saying, “Prove it. Show us the diagnosis. But more importantly, prove that you got it from work and not from the grocery store, the dry cleaner, the drive-through carry out, a party, or the like.”

Our usual worker may or may not win that case – but most definitely the burden to show compensability rests with the worker.

In contrast, if it’s a health care worker in one of the states that has reversed the presumption or burden, our imagined dialogue is much different. The health care worker says, “I am a health care worker and I contracted COVID-19. Pay my claim.” The workers’ comp board now enters the dialogue and says to the employer / carrier, “Because this is a health care worker (or EMT, etc.), we are going to presume or assume that the worker got it at work. We are presuming that it ‘arose out of and in the course of employment.’ If you want to fight this case, YOU prove the health care worker got it from somewhere other than work.”

This hypothetical is designed to show how the shifting of the burden...
of proof from the employee to the employer could work. In the real world, what remains to be seen is whether this really, does change the outcome in a sizeable number of cases. Even without a statutory or regulatory change, a state’s workers’ compensation system could easily determine a case by saying (in one last hypothetical way), “The worker was on a floor with 15 COVID-19 patients and very shortly thereafter tested positive and became symptomatic. I’m ruling that it’s compensable and I’m not going to require the health care worker to disprove the possibility of the grocery store or anyplace else as the place of contraction, especially given what we know about how viral loads affect contraction and severity rates.”

While this discussion probably looks and sounds extraordinarily technical in nature, it could have a huge dollar impact attached to it. A severe COVID-19 case with a few weeks of hospitalization and many months of lost wages could, in the estimation of some industry observers, be a seven-figure claim. Those same industry observers say that this is not a risk that is reflected in workers’ compensation insurance pricing.

That’s part of the reason why debate has been so spirited over provisions like this. The bill passing in Illinois does still contain the remnants of the original presumption reversal, but now includes some ways for employers to defeat the application of the presumption. Those ways include if the employer followed federal guidelines, or the employee had been working from home for more than 14 days prior to sickness, according to workcompcentral.com.

So, where is Indiana in all of this? Somewhere close to the middle, actually. There isn’t a mandatory reversal of the presumption or burden of proof, but there is encouragement for employers (and therefore their carriers as well) to decide whether they have employees who should receive a favorable presumption of compensability. According to the Worker’s Compensation Board of Indiana’s website:

“It is well accepted that first responders…and health care providers…and as others directly involved in the provision of services to those exhibiting symptoms of COVID-19 are more susceptible to contraction of the disease as a direct result of their work duties.”

“Employers are urged to consider making a prospective decision as to whether any vulnerable segment of their workforce will be presumptively covered under the provisions of the Indiana Worker’s Compensation Act if they are [quarantined, diagnosed, or have tested positive].”

Richard S. Pitts is general counsel to the Independent Insurance Agents of Indiana. As counsel to the Big I, Rick speaks annually at the association’s “Agency Compliance” seminars and teaches various seminars on insurance and employment-related matters.
Q: I am an account manager in commercial lines, and we have heard that because of COVID-19, we need to be careful checking and preparing renewals. We think we have always done a good job in the past, but can you give us an idea of some specific things we should be looking for?

Trish, Iowa

A: With the Coronavirus has come an expectation that policies should cover more than they originally intended. As a result, some carriers are including notices with the renewal clarifying that coverage for certain exposures not covered under the policy. An example is ISO’s clarification endorsement for Business Owners Policies: BP P 026 03 20 Coronavirus – Advisory Notice to Policy Holders. However, you should be alert to situations where a carrier may add an exclusionary endorsement, or revise language in an existing form in order to exclude coverage that was not excluded in the past.

Some states require that the insured be notified in situations when coverage has been reduced, but there are usually no requirements to notify the agent. I think you would agree that even if the insured had received a notice, they might not understand its impact. This is where the agent can step in and make an understandable explanation, and possibly offer alternatives to secure the lost coverage.

You might think that if some coverage was reduced at renewal, that the carrier would have to stand by the previous coverage if they did not notify the customer or the agent, or if it was an error. The courts do not agree. Many courts state that once the agent has received the policy and had an opportunity to review it, the coverage stands. Unfortunately, most agents do not find out about the coverage reduction until after an uncovered claim occurs. Surplus lines forms or policies written by non-admitted carriers should especially be scrutinized.

Make sure that when checking form numbers and endorsement numbers that you also verify the edition date to see if it has changed. If you have a clear, detailed checklist, a well-trained assistant or support person can perform the policy checking, referring the checklist or any discrepancies to a more experienced CSR, account manager or producer. It is then their responsibility to identify the differences between the prior term and the renewing coverage and address critical coverage issues with the insured.

Because of the recent pandemic, there may be other areas that should be addressed with your customers. Premium basis (payrolls, sales) may need to be adjusted. Some of your customers may be involved with new products or services that grew from COVID-19. Others may have out-of-state workers which were not a consideration in the past. Determine if any events have occurred which could trigger coverage under any policy. If so, the insured should consider giving notice to the carrier as soon as possible (certainly before the expiration date) to preserve their rights under the policy.

The COVID-19 pandemic is impacting agencies exposure to E&O. It is more important than ever to perform a diligent review with each customer at renewal.

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Today’s employees Zoom, Skype, Jabber, FaceTime, GoToMeetings and chat in Google Hangouts and Webexes.

When they’re not videoconferencing, they’re emailing, collaborating in Microsoft Teams, and instant chatting on Slack. They’ve already got the tech tools they need to make it easy and more convenient to work remotely, but do you have the right management tools in place to keep your remote employees engaged?

There’s no doubt that hiring remote employees can benefit your insurance business by bringing in critical skills that you don’t have or can’t easily find. Remote workers can be a boon to recruiting, productivity, business continuity, and improved customer service. But relying on a traditional management style to keep a dispersed workforce motivated and moving forward won’t cut it.

So, what are the best ways to keep employees you rarely see motivated?

**Build a Virtual Water Cooler**

The cornerstone to keeping remote employees engaged is proactive communication. When you can’t simply stop by an employee’s desk to chat, grab a cup of coffee, or physically sit with them in a conference room, it’s important to make a concentrated effort to make time for casual conversation. It’s not enough to schedule a few one-hour meetings per week. Communication with remote employees should be fluid, spontaneous, and regular. Create a virtual water cooler by continually chatting with people to find out what they did during the weekend, how their family is doing, and what their plans are for time away from work.

**Establish Some “WAHVEY Gravy”**

When employees are out of sight, it can be easy to unintentionally exclude them, making them feel isolated. And when people feel isolated and not a part of the work community, productivity suffers.

Go beyond relying on virtual meetings to establish community. If you have an intranet, create a space where people can share news, tips, or pictures of their pets. Many companies dedicate specific Slack channels to support socializing. Others use virtual coffee breaks, book clubs, TED talks, or online learning courses that everyone participates in to encourage a deeper sense of community.

Another strategy is to incorporate a few minutes for team members to share something personal at the end of meetings. At WAHVE, we call this “WAHVEY gravy.” We ask people to share something that’s important to them – whether it be pictures of their artwork, hobbies, or stories...
about recent vacations. Another idea is to ask employees to share an “ah-ha” or an “appreciation” – something they recently learned or someone they’d like to acknowledge. The important thing is to make it fun and personal. This changes how people interact with each other at a human level and builds interest and empathy for one another.

**Don’t Forget Face Time**

Despite all of the fancy tech tools, there’s still no substitute for face time. When you’re managing a remote team, no matter the size, it’s important to bring the entire team together when you can. Doing this shows on-site and remote workers how much you appreciate them, and it builds connection. At WAHVE, we bring our staff together bi-annually, and we find that these events are invaluable to help the team bond, strengthen our culture, and share goals and future direction with everyone physically present.

According to an analysis by FlexJobs and Global Workplace Analytics, remote work has grown 44% over the last five years and 91% over the past 10 years. It’s a trend that will likely continue to rise, so there’s no time like the present to adapt your management style to support remote workers, and in turn, the success of your business.

Sharon Emek, Ph.D., CIC, is the founder and CEO of Work At Home Vintage Experts (WAHVE). WAHVE bridges the gap between an employer’s need for highly skilled professional talent and seasoned professionals desiring to extend their career working from home.
IIA gratefully acknowledges these fine companies, our 2020 Partners. They are generously supporting the annual Big I Convention and other events held in 2020. Without their assistance, fees for these events would be significantly higher and/or the quality of programming would be restricted.
At Safeco Insurance and Liberty Mutual Business Insurance, we help people and businesses preserve and protect what they earn, build, own, and cherish. Keeping this promise means we are there when our policyholders need us most. Our beliefs extend to how we do business in striving to be independent agents' best partner for the future.

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Doug Annakin Will Be Missed

The insurance world lost one of its best when Doug Annakin, 54, passed away in May after battling cancer for the past few years.

To know Doug was to love and trust him. He was an honest, ethical man of high integrity. As a result, Doug had a long list of close friends and business associates in his community. He was a kind, fun, funny, and caring person. He had a way of making everyone feel important and appreciated. Doug never forgot a name. These are attributes that are used to describe many people, but with Doug, they are true in every sense. He will be truly missed by all who knew him.

“One of the best things about our industry is its people, and Doug Annakin was the best of the best,” said Big I CEO Steve Duff. “It was an honor to work with him as our state president and association member, and an even bigger honor to call him a close friend. I speak for anyone who knew or worked with him when I say, we love you Doug and we are going to miss you.”

Doug spent 30 years in the insurance industry and was partner and president of Evansville operations at Shepherd Insurance & Financial Services. Doug served as a past president of the local chapter of the Independent Insurance Agents and was the president of the IIAI in 2007. He served as president of the Evansville Country Club in 2013 and was a member of their Board of Directors 2011-2014. Doug was active in the community and an integral part of the YMCA. He served on the board of directors and chaired many events for the organization.

Doug leaves behind Peggy, his wife of 27 years, his daughter, Berkley and, son, Baxter. He loved and lived life to the fullest. He particularly
loved to spend time with his family, friends, playing golf, and watching high school and college wrestling. Doug acquired many close friendships in his lifetime including his college soccer teammates.

“Some people are just special and that is Doug. He knew no strangers, he had no enemies, and I am lucky to have known him and been his friend as he was a very special guy,” said Pat Kennedy, Big I president. “Rest in peace buddy we are going to miss you.”

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Insurance in the United States dates back more than 200 years—to the first insurance company created in Philadelphia by Benjamin Franklin—and the Big I has been here for most of it. Founded in 1896, the Big I was created as a means to help equip independent insurance agents with the tools, resources, advocacy, and support they needed to be successful. From the Great Depression, through years of storms and hurricanes, and even after 9/11, the Big I has always been there to help agents as our country has faced countless unexpected financial crises. But never has our country dealt with anything that has impacted the economy like the COVID-19 pandemic has. And never has the Big I meant more to independent agents than it does right now.

When COVID-19 first arrived in this country most agents knew very little about the virus or what was to come. As the number of cases increased and concerns for safety grew, state and local governments began to issue stay-at-home orders, and businesses began to shut down. This immediately generated questions from business owners and clients about how (or if) their insurance coverage would respond. Agencies began having internal discussions, reviewing forms, and consulting with their carrier partners for guidance and opinions on how to best answer their clients’ questions. Due to the unique nature of this situation, the answers and opinions were varied and sometimes hard to find. Will business interruption coverage respond to this? Does the policy contain a virus exclusion? Does fear of a virus constitute property damage which the policy says is a necessary trigger? Many agents across the 25,000 location platforms of the Big I national membership were sent looking for guidance. And as they have so many times before, the Big I responded.

Immediately Bob Rusbuldt, president and CEO of the IIABA, was in contact with industry experts and insurance company CEOs learning how carriers were responding and discussing how to best advise agents. Charles Symington, senior vice president of external and national government affairs, went to work in DC, consulting with lawmakers and other industry organizations from around the country in helping to find workable solutions for business owners who are struggling financially. In addition, Charles along with Wes Bissett, head of state government affairs, also became an invaluable resource for agents and carriers in staying connected with newly proposed legislation that had emerged in various states with the intent to retroactively force insurance companies to pay business interruption claims. Many who have attended the IIABA National Legislative Conference each year in D.C. are aware of the incredible influence and respect that the Big I has built in Washington over the years, but never has that presence been more meaningful than during this crisis.

“When COVID-19 first arrived in this country most agents knew very little about the virus or what was to come.”
While all of this was being addressed and communicated to our members throughout the country, even more resources were being deployed to help agents. Chris Boggs, executive director of risk management and education for the Big I, began researching and sharing with agents the industry positions and interpretations of what forms existed, how they would respond to the current pandemic, and how agents should counsel their commercial clients in these situations. A coronavirus resource page was quickly created on the Big I website (independentagent.com/nsc-resources/coronavirus) where Chris and his team began posting valuable information about coverage related to business interruption, workers’ comp, directors and officers coverage and more. The website also includes resources and links for agents to use regarding the growing work from home environment and steps to take when bringing employees back to the office. If you haven’t already discovered this website, I would encourage everyone to explore the tools and useful information included here.

If all this weren’t enough, the IIABA was also finding ways to help agents who were directly affected by the pandemic and struggling financially. The Trusted Choice Relief Fund was created years ago to help agents in need throughout the country. Several carriers—led by Progressive Insurance—stepped up in recent months with contributions to the fund to help agencies who have suffered economic disruption or financial distress due to COVID-19. To date, this fund has raised over $2.5 million and has been accepting applications from agencies to receive aid. For more information on this, visit tinyurl.com/ydfftcdv to learn how you can apply.

I’ve only scratched the surface of what the Big I is doing for agents during this time. Be sure to stay informed of what is happening by accessing the Big I resources online or by contacting Steve Duff and his staff in the Indiana office. We’re all searching for information to help with our clients’ needs and the Big I is ready to serve.

I’ve been in this business for more than three decades and have served on Big I boards at both the state and national level for nearly half of that time, and I have never seen the outpouring of gratitude and appreciation from agents and executives throughout the country like I have during this pandemic. Almost daily I’m made aware of notes of thanks to the IIABA for providing answers, guidance, and resources to agents and state executives on how best to deal with all we are facing. As a member of the IIABA Executive Committee, I’m very proud of the work the Big I has done for agents this year. As an Independent Agent in Indiana, I’m very grateful the Big I has been there for me when I needed them most. There has never been a more concerning and challenging time for agents of this generation to have to deal with, and there has never been a more important or valuable time to be a member of the Big I.
Obituary
Larry W. Bennett  
September 27, 1960 – April 21, 2020
Larry W. Bennett (Corydon, Indiana), born in Louisville, Ky., passed away on April 21, 2020 at the age of 59. He was a principal at Bennett & Bennett Insurance, Inc. He was predeceased by his father Floyd Bennett (Bud). He is survived by his mother Betty Engleman Bennett; his daughter Rachel Dunaway (Brandon); his siblings, Pamela Bennett Martin (David) and Mark Bennett (David); his grandchildren, Addison, Henley and Braycen; and his nephews, Brent Martin (Stacy), Douglas Martin (Liz), Benjamin, Louie and Henry Martin.

Big I New Member Welcome
Ben Franklin Insurance & Investments, Greenwood, Ind.

Liberty and Safeco Donations
To help community nonprofits combat the impact of COVID-19, Liberty Mutual and Safeco Insurance pledged $500,000 in grant support and asked independent agents to nominate a nonprofit they know that needed help. In the first two weeks, they received over 1,500 nominations and due to the overwhelming response, they doubled the pledge to $1 Million. In total, more than 3,300 nominations were received from agents. Of those selected were are five Indiana-based agencies: Pinnacle Insurance in Crown Point won $10k for Crossroads YMCA, The Mitchell Agency in Lafayette won $5k for Food Finders Food Bank, ONI Risk Partners in Indianapolis won $5k for Second Helpings, General Insurance in Michigan City won $5k for Food Bank of Northwest Indiana, and Laven Insurance in South Bend won $5k for Food Bank of Northern Indiana.

Rockford Names FTS Insurance 2019 Insurance Agency of the Year
FTS Insurance of Libertyville, Ill. has been awarded Rockford Mutual’s 2019 Agency of the Year award.

Acuity to Contribute $300,000 for COVID Relief
Acuity has determined it will make a special, $300,000 financial contribution equally distributed among three charitable organizations, including the Sheboygan County Food Bank, the Salvation Army, and Feeding America, to support those groups’ COVID-19 relief efforts. Each of the three organizations is playing a vital role in crisis response. The Sheboygan County Food Bank works to collect and distribute food to area residents while inspiring the community to support advocacy and other anti-hunger efforts. The Salvation Army maintains food pantries, shelters, and other services to provide for individuals and families. The Feeding America network is the nation’s largest domestic hunger-relief organization, working to connect people with food and end hunger.

West Bend Offers Support for COVID-19 Relief Efforts
In response to COVID-19, West Bend Mutual Insurance announced efforts to help the greater community while the company gives back to its policyholders, agents, and associates. West Bend partnered with several independent insurance agencies to support worthy organizations in their communities that help those impacted by the pandemic, such as food pantries, blood centers, and free clinics. If the agency committed to donating $500, West Bend pledged an additional $2,000. West Bend gifted each OF ITS 1,300 associates with a $150 bonus to use as a donation to a favorite nonprofit organization or toward restaurant carry-out or patronage of local businesses, both as a reward for their hard work in these trying times and as a way they can show support for businesses and organizations affected by Safer-At-Home orders. The West Bend Mutual Insurance Charitable Trust is awarding grants to more than 20 nonprofit organizations, many of which provide direct support or relief for the COVID-19 crisis in the community. The two largest donations were awarded to Feeding America and the Red Cross of Southeast Wisconsin, which each received $50,000 to aid their noble pursuits to provide food, shelter, and blood to those in need during this very uncertain time.
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