

Big “I” – RLI Agency Package Comparison Checklist

PROPERTY & CASUALTY HIGHLIGHTS FOR INSURANCE PROFESSIONALS

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

Compare our coverage features with your current carrier to see how they stand up:

RLI	YOUR CARRIER	Program Overview
✓		P&C products admitted in all 50 states on A+ RLI paper
✓		Coverage tailored to the property/casualty exposures of insurance agents
✓		Offered exclusively nationwide to insurance agents who are members of the Big “I”.
✓		Competitive rates as compared to all national and regional P&C carriers—we compete with them on a daily basis!
✓		P&C products are a compliment to existing Big “I” endorsed products
✓		Centralized underwriting = more consistency in service and appetite
✓		Big “I” familiarity with RLI via Personal Umbrella Program
✓		Writing RLI Agency Package through the Big “I” supports your IIABA state association’s member service and advocacy efforts
✓		Streamlined quoting process making obtaining a policy quick, easy and competitive.

RLI	YOUR CARRIER	Property Coverage
✓		Business Income and Extra Expense is written on a 12 month ALS basis with no waiting period
✓		Computer and electronic data/media coverage is included with the BPP limits
✓		Computer and electronic data/media coverage is enhanced with the insurance agents program to include \$100,000 of interruption of computer operations business income, \$50,000 in electronic vandalism and covered causes of loss are expanded
✓		Crime coverage is automatically included for \$50,000 employee dishonesty and \$100,000 ERISA—both can be increased
✓		Identity fraud coverage is included to cover expenses up to \$25,000 for principals, partners and major shareholders
✓		Sewer and drain/water back up is included for \$25,000 limit which does include sump pump overflow/failure
✓		Green building upgrade coverage is included for up to \$25,000 to cover the cost to upgrade to green building and BPP alternatives
✓		Money and securities coverage is included automatically for \$25,000 which can be increased
✓		Additional property increased limits are automatically included to provided \$250,000 for accounts receivable, \$100,000 for valuable papers and \$100,000 for fine arts

RLI	YOUR CARRIER	Liability Coverage
✓		The liability coverage is slot rated based on property values
✓		\$10,000 medical payments limit is automatically included
✓		\$1 million tenant legal liability limit is automatically included with expanded perils
✓		Non-owned watercraft liability coverage is included for watercraft up to 75 feet
✓		Electronic data liability coverage includes damage to third parties resulting from property damage
✓		Blanket additional insured coverage is automatically provided with primary/contributory and waiver of subrogation if required by a written contract

RLI	YOUR CARRIER	Liability Optional Coverage
✓		Employment Practices Liability is available up to \$100,000 in coverage
✓		Hired and non-owned auto liability up to the General Liability are available
✓		Hired car damage can be included up to a \$60,000 limit
✓		Employee Benefits Liability is available up to a \$2 million limit
✓		Stop gap coverage can be included for monopolistic states
✓		Notice of cancellation can be provided for designated entities

RLI	YOUR CARRIER	Excess Liability*
✓		General Liability
✓		Auto Liability
✓		Employers Liability
✓		Employee Benefits Liability
✓		Limits are available up to \$10 million
✓		Excess liability enhancement included to provide primary and non-contributory for additional insureds and blanket waiver of subrogation as required by contract

* Follow form with the underlying policy for the listed coverage options

RLI	YOUR CARRIER	Auto Enhancement Endorsement*
✓		Employees covered as insureds
✓		Blanket additional insured coverage is included with primary/contributory and waiver of subrogation if required by written contract
✓		Coverage is included for employee hired autos
✓		Fellow employee coverage is provided within the endorsement
✓		Auto loan/lease gap coverage is provided within the enhancement endorsement
✓		Rental car expense for any covered physical damage event up to a \$1,500 limit
✓		Personal effects coverage included up to a \$400 limit
✓		Hired auto physical damage included up to a limit of \$60,000
✓		Towing coverage included up to \$750

* The Auto Enhancement Endorsement provides a number of additional coverages we believe are the broadest in the industry

RLI	YOUR CARRIER	Workers Compensation
✓		Blanket and scheduled waiver of subrogation options are available
✓		USL&H coverage is available up to 10% of payroll
✓		Employers liability increased limits are available
✓		Online premium audit process which is tailored to the insurance professional

TO APPLY FOR COVERAGE, VISIT: www.bigimarkets.com

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RLI is rated A+ by A.M. Best; A+ by Standard and Poor's; and is one of only three property-casualty insurers (out of 3,100) to be named on the Ward's 50 every year since its inception in 1991.

The above features are representative of the types of coverages offered by RLI, which may vary with each individual policy. The actual coverages, terms and conditions will be set forth in the insurance policy.

