

The Big I Advantage[®] Virtual Risk Consultant powered by Rough Notes ("VRC") is an online sales and service resource designed to help your agency better serve your customers. Using this tool will lead to increased sales by improving your staff's knowledge of a prospect's operation enabling them to better identify and cover customer exposures. The VRC will help your staff better understand the product they sell. It will also assist agency staff with preparing proposals, explaining complicated insurance terms, and most importantly documenting client files. It is truly a tool that will increase the professionalism of staff and help your agency grow while limiting your exposure to E&O claims.

Big "I" members have exclusive access to Big I Advantage[®] Virtual Risk Consultant. Similar products sell for thousands of dollars. Big "I" members enjoy a deeply discounted rate:

Agency Size (per state)	Annual Subscription Price	Four-Year Subscription Price (Best Value!)
Up to 15 users per agency	\$250	\$750
More than 15 users per agency	\$500	\$1,500

[To see the VRC in action, click here to experience a limited demo.](#)

Claims data for the Big "I" Professional Liability Program reveals that about 40% of claims involve the agent failing to procure coverage and failing to adequately identify exposures. The Commercial and Personal Line Risk Analysis System on the VRC assists producers and CSR's. How?

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

Features include these and much more:

Commercial Lines Risk Exposure Evaluation System

- Narrative overviews of operations and exposures for more than 650 businesses
- Recommended SIC, NAICS, GL, and WC codes
- Coverage recommendations
- Risk specific questionnaires designed to identify coverage gaps and exposures
- Customer Coverage E&O Checklist/File Documentation (E&O loss control tool)

Personal Lines Risk Exposure Evaluation System

- Narrative overviews for:
 - Coastal Properties

- Condominiums
- Rental Properties
- Single Family Dwellings
- Tenants
- Pre-renewal questionnaires
- Risk specific questionnaires designed to identify hidden exposures such as:
 - In home business
 - Water related
 - Recreational vehicles
- Customer Coverage E&O Checklist/File Documentation (E&O loss control tool)

Policy Forms & Manual Analysis (PF&M)

- Detailed commercial, personal, & specialty coverage analysis of ISO & AAIS forms and endorsements
- Comparisons of prior coverage forms help mitigate E&O exposure
- Written in easy-to-understand language with clear examples
- Relevant court cases and decisions
- Quizzes on each coverage section for training and "self-study"
- Risk management techniques
- Updated monthly

Coverages Applicable

- Electronic version of one of the best known and used print resources for coverage identification
- Simple and concise coverage explanations and their applications
- Overview of 28 business classes
- Coverage identification for over 600 risks
- Links to PF&M and ACORD™ forms

Insurance Marketplace

- Find a market for hard to place coverages
- E & S directory with direct links to company's, broker's and MGA's web site
- Search by category and state or company name

Insurance Marketplace Cybercast

- Emerging markets
- New products
- Product enhancements

ACORD™ Forms Library

- Printable applications
- Instructions for completion of all forms

Insurance Words & Their Meanings

- Dictionary with easy-to-understand definitions
- Glossaries for 11 business categories to help you better understand your customer's language.

Business Building Letters

- Examples/Samples of 330 professionally written correspondence pieces
- On-going prospecting
- Account development
- Service/claims
- Relationship building
- Service surveys
- Copy, paste, edit, customize, and save in your own letter library

e-marketing for Agencies

- Inform and educate through your web site
- Professionally written articles
- Easy-to-understand answers to consumer questions