



BIG Lucky

Convention 2016

presented by



ONE VOICE UNITED

**May 5th - May 8th
RIVERSIDE CONVENTION CENTER
Riverside, CA**



Name: _____

Agency: _____

Email: _____

Phone: _____

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Schedule

| | | |
|-----------------|---------------------|---|
| Thursday, May 5 | 11 a.m. – 5 p.m. | Charity Golf Tournament <i>Dos Lagos Golf Course, Corona, CA</i> |
| Friday, May 6 | 9 a.m. – 4 p.m. | Education Day |
| | Noon – 5 p.m. | Trade show open |
| | 1 p.m. | Progressive Insurance \$1,000 Drawing <i>Progressive Booth</i> |
| | 4:30 p.m. | Progressive Insurance \$500 Drawing <i>Progressive Booth</i> |
| | 6:30 – 10 p.m. | Hospitality Party Sponsored by Global Hawk <i>Marriott Hotel</i> |
| Saturday, May 7 | 10:30 a.m. | Progressive Insurance \$2,500 Drawing <i>RainCross Ballroom</i> |
| | 10:30 a.m. – noon | Lunch and Keynote speaker John Micheli CLU, ChFc |
| | Noon – 5 p.m. | Trade show open |
| | 4:30 p.m. | Progressive Insurance \$1,000 Drawing <i>Progressive Booth</i> |
| | 6:30 p.m. – 10 p.m. | The BIGGIE Awards and The BIG 80s Party <i>Attendees are encouraged to wear purple</i> |
| Sunday, May 8 | 9:30 a.m. | Legal Update with Jon Stanley Heim <i>Riverside Marriott</i> |



Frida y Diego traveling to places and events near you.
Post your California Road Trip suggestions.
www.facebook.com/AllianceUnited

We have a policy for that!

Diego: Mi Amor?
Frida: Yes Papazote?
Diego: The Full Moon hike estaba muy romántica.
Frida: Si. And when you howled at the moon for me. ¡Ay!
Diego: Half Dome and you, two beauties bathed in moonlight. I could not help myself.
Frida: Un aniversario perfecto Papazote.
Diego: Where to next?
Frida: Let's ask our brokers.
Diego: Mi Amor, I love how you think. This mascot job has its perks. ¿Que no?

¡Vámonos!
con Frida y Diego



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Welcome

From the San Diego Chapter President

Iwould like to welcome each and every one of you to the 7th Annual Trade Show for the BIG Independent Group at the Riverside Convention Center. As the new San Diego chapter President, I'm excited about bringing the BIG to San Diego. It has been several years since we have had presentation in the San Diego area, but now we are looking to go BIG in SD this year!

Come out and join me in San Diego for some great guest speakers, continuing education units, and networking opportunities with your fellow agents, brokers, & marketing representatives. The BIG will keep you up to date on regional as well as global industry related news and business trends. We have some great things planned for 2016 and it's shaping up to be one of our biggest years to date!

We focus our goals on serving our industry and by providing the highest quality educational content and networking opportunities. The BIG in San Diego will help make your community & agency, become a vital piece of the San Diego business landscape.

Thank you so much for attending and I'm looking forward to seeing you at our San Diego meetings!

Sincerely,

Matt Speed

San Diego Chapter President



From the President



Welcome to BIG Convention 2016

They say time passes quickly when you are busy. The way our members and leadership has been working this past year in support of our Association, it is no wonder another convention has snuck up on us already. Of course, “snuck up” is hardly an appropriate characterization because many people have been working hard to make sure your BIG Convention is an excellent experience for you.

When we say “go BIG,” we mean it in a variety of ways. I wrote this in early March and at this time our Trade Show had more reservations than ever before. By the time you read this, we will be hosting the biggest expo ever. We also are offering the largest schedule of seminars and continuing education courses that we ever have. When you leave the convention, you will be a better educated insurance professional ... and you won't even need to try!

For many people, a prime motivation for attending a convention is the networking. As with past BIG Conventions, there will be no lack of opportunities to cultivate new relationships while catching up with old friends and business colleagues. Our Annual Charity Golf Tournament is an excellent place to enjoy a fun day on the links while supporting a worthy nonprofit group. Global Hawk is sponsoring a Hospitality Party which always draws a crowd. Our Opening Session, BIGGIE Awards and 80s Party (be sure to wear purple) will bring people together with a mix of education, information and entertainment. We are also holding a special Kentucky Derby viewing party.

Of course, it's easy to brag about our association in a few paragraphs of a welcome letter. But as you get to know us better at the convention, think about coming to a BIG meeting near you. Maybe get involved at a level you are comfortable with – planning an event, helping out with a meeting, or just showing your support from the sidelines. You can come to our Miniventure in Northern California – which is not so “mini” any more. Come down to San Diego and join new Chapter President Matt Speed as he builds momentum there. BIG Latino President Rita Marquez could use your ideas as we reach out to BIG's Hispanic members.

Our commitment to the insurance industry and our members and supporters is second to none. And with our ever increasing membership and roster of sponsors, we are only getting stronger. Visit us at www.BIGinsusa.com to see what is coming up.

Get active. Get involved. Get BIG.

Sincerely,

Jon Spaugy
Jon Spaugy
BIG CEO



Welcome from BIG Latino

From the BIG Latino President

Iwould like to welcome each and every one of you to the 7th Annual BIG Independent Group Convention at the Riverside Convention Center. 2016 is turning out to be a very exciting year for all of us at BIG Independent Group and BIG Latino. This is a very challenging and interesting year, with many updates in the insurance industry, and we want to make sure we inform you about all of them. I am very proud to represent BIG Latino this year. We have accomplished so much as an industry so far and we still have the rest of the year to accomplish many more things that will help us grow.

BIG Latino began in the last quarter of 2014, and has taken flight to go hand in hand with BIG Independent Group. BIG Latino was created to better inform our fellow Spanish speaking agents/brokers that prefer the information we give about our industry in Spanish. Our mission is to unite our agencies by providing informational meetings, CE classes, and a fun environment. This way, we can all prosper as a group by being better informed in our products and continuing education.

If you are interested in succeeding as an agent, agency, or broker, as well as taking advantage of networking opportunities, training, and resources to manage your business, I encourage you to utilize all that is available to you at this year's event. You will find vital information for your business, as well as training opportunities and so much more!

As we advance deeper into 2016, there will be much more involvement from BIG Latino. We will be having our meetings along with BIG Independent Group, where you will be able to provide ideas on topics you would like to see and learn more about. If you are looking for personal or professional development, industry knowledge, networking opportunities, or just to reconnect with the insurance world and its updates, than this 2016 BIG Independent Group Convention is for you! We will continue to find ways to better inform you, accommodate and answer all your industry questions and concerns.

Thank you so much for participating and being the motor that keeps BIG and BIG Latino going! I welcome each and every one of you to the 2016 Big Independent Group Convention and look forward to meeting all of you soon!

Sincerely,

Rita Martin Marquez

BIG Latino Agency Counsel President



Education Day schedule

Friday, May 6



Mono-line Commercial Auto Underwriting (en español)

Instructors: Senaida Benítez, Carlos Hernandez / Infinity **CE:** Yes **Hours:** 3 **When:** 9 a.m. – noon

This class is presented in Spanish. Esta clase se presenta en español. This course will allow you to reconnect with some important principles to help you grow your agency. We will cover: what we see happening in the California commercial market today; avoiding common pitfalls when writing commercial auto insurance; ensuring the profitability of your agency; growing your agency with commercial auto insurance. This course will benefit everyone in the agency, from the owner to the customer service representative.



Acquire, Grow and Succeed

Instructor: Bill Nicholson / Oak Street Funding **CE:** No **Hours:** 2 **When:** 1:15 – 3:15 p.m.

This course will show you how to acquire agency, grow agency and succeed agency.



Commercial Made Easy

Instructor: Carlos Basurto / Mike Russ Training Center **CE:** Yes **Hours:** 2 **When:** 9 – 11 a.m.

This course will take a very difficult subject and make it easy. With so many different types of commercial risks out there it is time to streamline the process and get paid! This course is ideal for the person that would like to dive into business insurance and get going!



Making the Property FSC Rater Work for You

Instructor: Lupe Rodriguez / FSC **CE:** Yes **Hours:** 1 **When:** 11 a.m. – noon

This course will cover how to properly rate property coverage in your office.



Turborating Personal Lines

Instructors: Don Hobdy, Christine Mason / ITC Turbo Rater **CE:** Yes **Hours:** 1 **When:** 12:15 – 1:15 p.m.

This course will discuss how to use TurboRater to quickly and accurately rate personal lines, how to minimize E&O exposures during the process, and how using TurboRater benefits the agency and the consumer.

This class is pending DOI approval.



Personal and Commercial Lines Earthquake Exposure

Instructor: Craig Justice / TriCoast Insurance Services **CE:** Yes **Hours:** 1 **When:** 1:30 – 2:30 p.m.

The course will cover both personal lines and commercial lines EQ risk exposures in California, including modeled risk and impact of proximity to faults, soil conditions, construction characteristics, etc. The course also will go over implications to the state, economy, consumer safety and financial security. And most importantly it will review EQ risk management insurance solutions and resources to protect consumers.



Commercial Made Easy

Instructor: Carlos Basurto / Mike Russ Training Center **CE:** Yes **Hours:** 2 **When:** 2 – 4 p.m.

This course will take a very difficult subject and make it easy. With so many different types of commercial risks out there it is time to streamline the process and get paid! This course is ideal for the person that would like to dive into business insurance and get going!

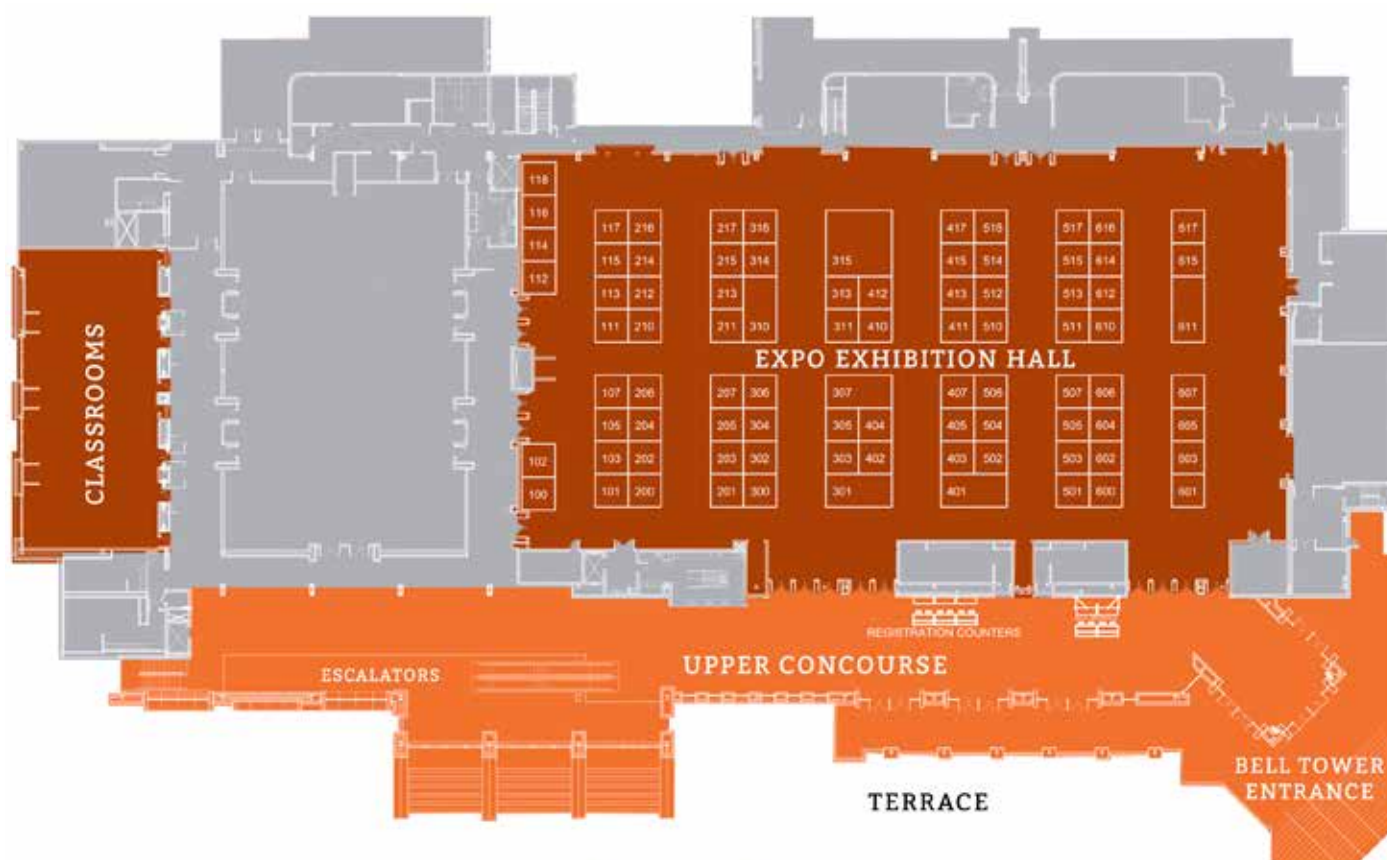


Immigration Services

Instructor: Andre Urena / Latin Agents Immigration Association **CE:** No **Hours:** 1 **When:** 4–5 p.m.

Learn about the benefits of adding Immigration services to your agency.

Trade show map



Vendor locations

| | | | |
|-----------------------------------|----------|--|----------|
| 3IS | 215 | American Power Insurance | 601 |
| Access Insurance Company | 417 | American Team Managers | 405 |
| ACE Quality | 116 | AMWINS Group Inc. | 302 |
| AEGIS Specialty Insurance Company | 513 | Appalachian Underwriters Inc. | 216 |
| AFS/IBEX, a division of Meta Bank | 401 | Applied Underwriters | 611, 613 |
| Agency Matrix | 511 | Arrowhead General Insurance Inc. | 402 |
| Agents United, a member of SIAA | 100 | Atlas General Insurance Services | 114 |
| Alliance United Insurance Co. | 307, 406 | Auto International Insurance Agency Inc. | 117 |

Vendor locations

| | | | |
|--|--------------------|------------------------------------|----------|
| BBSI | 615 | Lightspeed Voice | 617 |
| BIG Independent Group | 311, 313, 410, 412 | Macafee and Edwards Inc. | 214 |
| Brookside General Insurance Agency Inc. | 113 | Mapfre Insurance | 206 |
| Builders & Tradesmen's Insurance Services Inc. | 502 | MexiPass | 303 |
| Bulldog Premium Finance | 604 | Mike Russ Training Center | 607 |
| Cabrillo Pacific Insurance Services Inc. | 503 | Nation Safe Drivers | 515 |
| CAC Acceptance | 505 | Networked Insurance Agents | 210 |
| California Earthquake Authority | 512 | Oak Street Funding | 314 |
| Capital Premium Financing | 514 | Precise Leads | 501 |
| Century-National Insurance Co. | 516 | Progressive Insurance | 301, 400 |
| Crusader Insurance Company | 200 | Quomation | 605 |
| Cypress Premium Funding | 610 | R.E. Chaix & Associates Inc. | 205 |
| Dairyland Auto | 517 | Record Guardian Technologies Inc. | 415 |
| Direct Access | 212 | Revolution Tax | 105 |
| Direct TV | 100 | Richmont Insurance | 111 |
| EZLynx | 500 | Risk Placement Services Inc. | 507 |
| First American Property & Casualty | 504 | Safeco | 612 |
| Foremost | 204 | Safeway | 211 |
| Francis L. Dean & Associates of CA, LLC | 203 | Shred It | 102 |
| General Agents Acceptance Corporation | 217 | Sports and Wellness | 202 |
| Global Hawk Insurance Co. RRG | 315, 317, 416, 414 | StateFund First | 600 |
| GlobalOne Advisors Inc. | 115 | Stonemark Inc. | 305 |
| Golden Bear Insurance Company | 403 | Sun Coast General Insurance Agency | 603 |
| Greenwood General Insurance Agency | 107 | Swett & Crawford | 316 |
| Hawksoft Inc. | 306 | Tapco | 304 |
| Infinity Insurance Company | 201, 300 | Tapia Enterprises | 213 |
| Infinity Schools | 103 | Top Premium Finance | 207 |
| Insurance Technologies Corp. | 404 | Vacant Express | 616 |
| Iroquois Southwest | 614 | Vertafore | 310, 312 |
| IsAgenix | 112 | Western General Insurance Company | 411, 510 |
| J.E. Brown & Associates | 606 | Workmen's Auto | 413 |
| Kemper Specialty California | 407, 506 | Worldwide Facilities LLC | 602 |
| Latin American Immigration Association | 101 | | |



Trade show exhibitors

| | | | |
|-----------------------|------------------------|----------------------|----------------------|
| <p>Diamond</p> | <p>Platinum</p> | <p>Gold</p> | <p>Gold</p> |
| <p>Silver</p> | <p>Silver</p> | <p>Silver</p> | |
| <p>Bronze</p> | <p>Bronze</p> | <p>Bronze</p> | <p>Bronze</p> |
| | | | |
| | | | |
| | | | |
| | | | |

Trade show exhibitors

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PREMIUM FINANCING

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FUNDING, INC.

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AUTO

Cabrillo
Pacific Insurance Services, LLC

Golden Bear Insurance Company

EZ LYNX

DAIS

DIRECTV

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RPS
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- Renters (HO-4)
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BIG Convention 2017

May 4th - 7th

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Holiday Party

Saturday, December 3rd 2016
7:00 pm until 11:00 PM
Ontario Double Tree
222 N. Vineyard Ontario, CA

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Awards Dinner



Pool Party





COMING FALL
2017

Keynote

John G. Micheli CLU, ChFC **Regional business consultant**

In John's 35-plus-year insurance career, he has been an MDRT agent, general agent and brokerage agency executive. As a 20-year general agent, John earned a reputation for delivering coordinated training programs with high agent retention – and was widely known as a top-shelf presenter and lecturer. John's newest presentation, "Working with Millennials," was delivered at GAMA's National LAMP meeting with over 3,000 in attendance.

A sought after speaker, John current travels the United States and consults with insurance agencies, helping them build infrastructure for recruiting, training and developing new agents. John's articles on systems for auto, home and life insurance have appeared in national trade publications and local life underwriters' newsletters. John's main focus has always been on the education of agents who provide their clients with professional and knowledgeable guidance with it comes to making insurance choices.

John is past president of the East Bay GAMA, has served on the board of the National Association of Financial Advisors, and is currently a member of the Society of Financial Service Professionals and NAIFA.

A native of La Jolla, John now lives in Murrieta, CA. John and his wife, Sandi, celebrate their 37th wedding anniversary this year. They have two grown boys living in Murrieta and Temecula (San Diego) – both are in the insurance business. John will play golf or surf anytime you ask him.

Working with, Training and Selling to Millennials (Generation Y)

John G. Micheli CLU, ChFC When: 10:30 a.m. – noon, Saturday, May 7

This seminar is built for discussion with both a Baby Boomer and a younger agent. Understanding Millennials (also known as Generation "Y") is important not only in the way they want to be sold, but how they understand life and all of its complexities. John will cover:

- You think your know them – you don't
- The reasons Baby Boomers raised their Millennial children this way (what way, John?)
- Why Millennials think, act and buy the way they do
- Why are most Millennials unhappy?
- What is their success expectation
- Secure VRS-fulfilling careers and the choices Millennials face
- Facebook and its effect on this generation

John also will offer key pieces of advice for Millennials and their Baby Boomer parents.



BIG MINI 4

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Oakland Coliseum • Oakland, CA

Tuesday, September 6, 2016

2:00 PM 2:20 PM Exhibitor setup

2:20 PM Registration Opens

2:30 PM 6:30 PM – MiniVention opens (includes meal)

3:30 PM 5:30 PM- 2 hours C.E. Credits

6:30 PM 6:45 PM Door prizes and giveaways

***PRE-REGISTRATION FOR THE EVENT HAS. IF YOU PLAN ON ATTENDING YOU
CAN REGISTER AT THE EVENT. THE COST TO ATTEND IS \$20 PER PERSON
If you register prior to July 4th 2016**

Legal update

With Jon Stanley Heim

Jon Stanley Heim is a California attorney with 30 years of successful experience in the fields of insurance regulation, coverage, brokerage, contacts and litigation. Mr. Heim was born in Riverside, Calif., and raised there and on Catalina Island. He attended college at University of the Pacific in Stockton, Calif., the oldest school in the state. There he achieved Dean's List and was captain of the college's water ski team.

From college, Mr. Heim graduated to the University of California, Hastings College of the Law, San Francisco. At Hastings, Mr. Heim was appointed to the Moot Court Board and taught a section of moot court advocacy. He also worked as an extern to the Honorable Allen E. Broussard, Associate Justice of the Supreme Court of California. In that capacity Mr. Heim advised Justice Broussard, and wrote memoranda, bench briefs and draft opinions for him, on topics ranging from admiralty to insurance to the environment. Notable among such work was *National Audubon Society v. Superior Court* (1983) 33 Cal.3d 419, which applied the doctrine of public trust ownership of waterways to non-navigable tributaries of endangered Mono Lake, laying the groundwork for restoration of the rare saline lake after historic overexploitation by the Department of Water and Power of the City of Los Angeles.

Mr. Heim entered private practice in 1982, first as appellate and law and motion attorney for the noted tort and insurance firm Perona, Langer, LaToracca & Beck in Long Beach, Calif., then as senior litigator or partner in a series of commercial law firms in San Francisco. In the latter capacity he prosecuted and defended a variety of insurance, commercial, real estate and legal malpractice actions.

In 1992, Mr. Heim opened his own law practice specializing in those fields. He continues in that practice and specialties to this day. Mr. Heim has been general counsel or advisor to United Farmers Agents Association, American Agents Alliance and the Independent Brokers' Network. He has represented domestic and foreign insurers, reinsurers, general agents, surplus line brokers and brokers in a wide variety of contract negotiations and drafting, and judicial and administrative proceedings.

Mr. Heim was one of two principal authors of the California Insurance Commissioner's broker fee regulations, California Code of Regulations sections 2189.1 – 2189.8. Among the published cases he advocated as attorney of record are *Heston v. Farmers Ins. Group* (1984) 160 Cal. App.3d 402 and *Wallis v. Farmers Group, Inc.* (1990) 220 Cal.App.3d 718, which respectively established trade secret rights and contract termination protections for thousands of independently-owned insurance brokerages in California.

Mr. Heim is regularly requested to speak to or conduct continuing education classes of independent and captive insurance brokers in the western United States.

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|--|--|-------------|
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