

The Independent Voice is

Big I New Jersey's weekly, electronic newsletter reaching thousands of independent insurance professionals. Every Tuesday, the publication reports on timely industry and association news.

This publication is distributed to all members of Big I New Jersey, as well as select friends of the association, *The Independent Voice* is regularly rated one of the most important benefits of membership.

477 independent agencies reached statewide

3458 readers per week

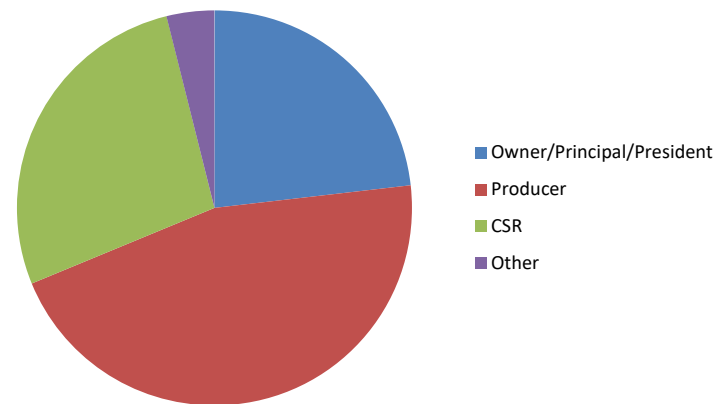
4000 employees of independent insurance agencies

Our Readers

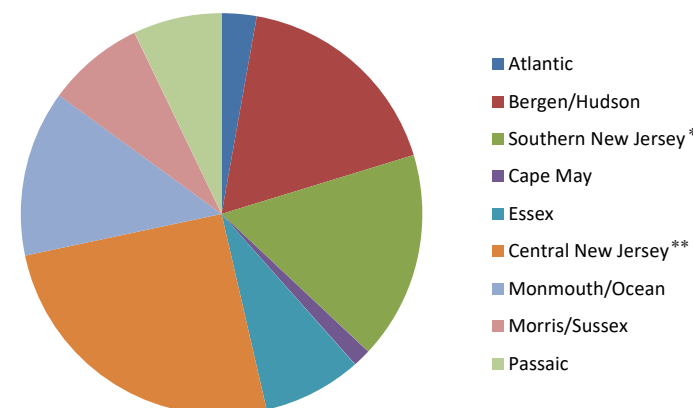
Independent Voice readers represent the top independent insurance professionals throughout the state of New Jersey. They have buying power and influence and are shaping the future of the independent agency system.

In addition to reaching the principal/owner/president of each member agency, *The Independent Voice* is actively read by producers, customer service representatives, and the industry's best upcoming young agents.

Readership



Statewide Representation



Rates

Rates are based on monthly frequencies. A one-time, weekly rate is available for \$200. Big I New Jersey members receive a 5% discount. All ads are available on a first-come, first-served basis.

Top Position

| Frequency | 1x | 3x | 6x | 12x |
|-----------|-------|-------|-------|-------|
| Rate | \$650 | \$625 | \$600 | \$575 |

Middle Position

| Frequency | 1x | 3x | 6x | 12x |
|-----------|-------|-------|-------|-------|
| Rate | \$650 | \$625 | \$600 | \$575 |

Lower Position

| Frequency | 1x | 3x | 6x | 12x |
|-----------|-------|-------|-------|-------|
| Rate | \$500 | \$475 | \$450 | \$425 |

Art Specifications

Print-ready art is to be delivered to Stacey Villano, svillano@biginj.org, in jpg or pdf format no later than two weeks prior to the first run date. Ads that are not delivered in time, or that do not meet the proper specifications may result in a publication delay at the cost of the advertiser.

Top Position - 225 x 225

Middle Position - 405 x 100

Lower Position - 405 x 100

Top Position

THE INDEPENDENT VOICE

HEADLINES:

- [Senator Schumer Seeks Extension of NFIP Ahead of July 31](#)
- [Masterpiece Cyber Protection Available June 7th in New Jersey](#)
- [InsurBanc's Robert Pettinicchi Discusses Attracting Millennials to the Insurance Industry](#)
- [Why Opportunity Youth Are More Reliable Than Most Millennials in The Workplace](#)
- [Are Your Clients Insured for Summer Fun?](#)
- [President Signs Dodd-Frank Reform Into Law](#)
- [Attitude Is a Choice](#)

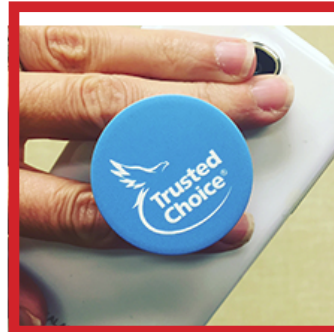
Senator Schumer Seeks Extension of NFIP Ahead of July 31 Deadline

U.S. Senator Charles Schumer (D-N.Y.) is seeking an extension of the NFIP, including stricter controls on lawyers, better oversight of insurance companies participating in the NFIP, flood protection for a stable and fair cost, and more accurate flood maps using the best technology and sound data.
[Read More >>](#)

Masterpiece Cyber Protection Available June 7th in New Jersey

The Internet of Things (IoT) is growing more and more connected and with every connection a new vulnerability is created, which threatens everything connected to it. New smart homes may be hacked, perhaps through a dishwasher or refrigerator. Some robotic vacuum cleaners create a digital map of your house which can be hacked. (One robo-vac brand is even considering selling that information to third parties.) Your computer or phone may be hacked by criminals threatening to release personal data unless a ransom is paid. Even a light bulb can be hacked, giving access to everything connected to it.

Don't fear the future, but get ready for it by learning more about Chubb Masterpiece Cyber Protection, which can offer your clients exceptional peace of mind. Masterpiece Cyber Protection coverage - the newest "must have" in personal insurance - joins the suite of coverages already offered to Masterpiece clients (homeowner's, condo, co-op, and renter's policyholders) and provides the benefits your clients need in today's world, such as cyber extortion and ransomware, cyber financial loss, cyberbullying, cyber disruption, cyber breach of privacy, and more.



UPCOMING EVENTS

- **IIA of Monmouth & Ocean Golf Outing**
June 5
- **IIB of Central New Jersey Golf Outing**
June 14
- **YAC Golf Outing**
July 16
- **Annual Business Meeting &**

Middle Position

services that can help them resolve identity theft. But by adding Cyber Protection coverage, you can help your clients take their protection to the next level. With maximum aggregate limits for Cyber Protection available up to \$250,000 (\$500,000 upon request for Premier clients), this is not a coverage to be missed.
[Learn More >>](#)
[Download the Brochure >>](#)

InsurBanc's Robert Pettinicchi Discusses Attracting Millennials to the Insurance Industry

Robert Pettinicchi was recently interviewed for an article in *Insurance Business America* where he discussed the lack of Millennials in the insurance industry, the benefits that a career in insurance offers, and the need for the industry to promote just how good a field it is. For young people with an entrepreneurial drive, working at an agency can open doors for business ownership later on.
[Read the Article >>](#)



Why Opportunity Youth Are More Reliable Than Most Millennials in The Workforce

There are anywhere from 3 million to 7 million so-called opportunity youth, ages 16 to 24, from underserved communities who are extremely motivated; all they need is a shot. Businesses that have tapped people from this cohort for entry-level positions find the payoff has been tremendous. Once these individuals land at a company, they tend to be highly engaged and fiercely loyal employees.
[Read More >>](#)

Are Your Clients Insured for Summer Fun?

As summer approaches, people are likely to include more entertaining, travel, and outdoor excursions into their schedules. While the sunshine may help with relaxation, reevaluating your clients' insurance risks and needs before they engage in recreational activities will help keep them protected.
[Read More >>](#)

President Signs Dodd-Frank Reform Into Law

The U.S. House of Representatives and the U.S. Senate passed legislation to modify provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act and other laws governing the financial industry, including international insurance regulatory issues. The bill, which the President signed into law last week, includes language similar to Big I supported legislation previously introduced by Sens. Heller (R-Nevada) and Tester (D-Montana).

BIG 'I' SPOTLIGHT

MORE MONEY FOR YOUR AGENCY

In order to deliver the Trusted Choice brand experience to your customers, Trusted Choice will reimburse a portion of your marketing expenses incurred in 2018. Activities eligible for the **Trusted Choice Marketing Reimbursement Program** include:

- Co-branded advertising
- Co-branded marketing materials
- Creating or updating your digital presence
- And more

Co-branding with Trusted Choice does not replace your agency's brand, it simply enhances your brand recognition by showing your affiliation to a strong, national group of independent insurance agents.

Plus with the robust advertising campaign backed by the [state](#) and national efforts, including the Trusted Choice logo on all your agency does instantly allows customers to identify you with the brand they're seeing on a larger scale.

Get started today by [downloading](#) the 2018 rules and regulations.

ICYMI
(in case you missed it)

Lower Position

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Attitude Is A Choice

This year's keynote speaker at the 125th Anniversary Annual Business Meeting & Networking Event will help you recharge your attitude and strike success with a new outlook. He'll also teach you what to do when you fall out of an airplane. [Take a Look](#) then hop on over to [BigINJ.org](#) and complete your registration to this milestone event.



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ICYMI
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- [ABCs of Trusted Choice](#)
- [DOBI Issues Warning Ahead of Hurricane Season](#)
- [CRIS Part 3 Class Featured on June 7th in Clark](#)
- [Lemonade Proposes Open Source Insurance Policy](#)

BIG I | NEW JERSEY

A member publication.

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*Red highlight for show only.