

THE INDEPENDENT VOICE

January 7, 2025

Congress Passes Legislation to Update CBRS Maps in 13 States

On November 25, 2024, President Biden signed the bi-partisan Bolstering Ecosystems Against Coastal Harm Act or BEACH Act (BEACH Act; Pub. L. 118-117). This law reauthorizes the Coastal Barrier Resources Act (CBRA) and adopts new or revised maps for 454 units of the John H. Chafee Coastal Barrier Resources System (CBRS) in New Hampshire, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Delaware, Maryland, Virginia, North Carolina, South Carolina, Florida, and Louisiana. The revised maps became effective upon enactment of the BEACH Act, and the CBRS Mapper has been updated. [More >>](#)

NEW - Big I NJ Women's Conference This March!

This March, during Women's History Month, Big I NJ is hosting our first Women's Conference! Headlined by an experienced insurance consultant and seasoned speaker, Sara Bradshaw Ray, CIC, CKC, you'll dive into discussions that empower you, as a female leader, to turn pitfalls that threaten your professional growth into progress. Hear from a panel of insurance leaders, participate in round-table discussions with women in the field, and network with the best our industry has to offer. Event details will be posted in the next couple of days.

[View a snippet of Sara Bradshaw Ray >>](#)

4 Insurance Industry Predictions for 2025

After a tumultuous few years, Celent, Deloitte, WTW and Forrester, among others, have weighed in with their predictions on what's in store for the insurance industry in 2025. From AI to financial performance, here are four predictions to look out for. [More >>](#)

Leadership Lessons from the Hard Market

83% of agents said the market was the hardest market they had experienced in their career meaning that, last year, 4 in 5 agents experienced something they had never experienced before. Most leaders not only navigated market conditions they had never personally experienced, they also did so while leading a workforce that hadn't either. [More >>](#)

Related: [3 Strategies to Win Customer Trust in a Hard Market](#)

2025 - Is Your Agency Prepared for What's Next?

As we enter 2025, shifts in the fed rate policy and the possible Tax Cut and Jobs Act sunset directly impact strategic planning and insurance agencies must stay ahead of the curve to remain competitive. In a recent IA Magazine article InsurBanc division director, Scott Freiday, discusses these financial shifts and four lending opportunities to drive growth and value in 2025. [Click here](#) to read the article.

Congressional Reauthorization for the National Flood Insurance Program

Congress must periodically renew the NFIP's statutory authority to operate. On December 21, 2024, the president signed legislation passed by Congress that extends the NFIP's authorization to March 14, 2025. [More >>](#)

Get to Know Your Big I NJ Community

In the fourth quarter of 2024, Big I NJ launched an online networking and collaboration platform for agent members. Since then, the community has swelled to over 85 joined, 23 unique discussion topics, 200+ photos, and five upcoming events. Get involved with your peers and connect like you never have before in 2025 by completing your login [here](#).

Mixed Bag: What Trump 2.0 Tariffs, DOGE Activities Mean for Insurers

A diverse group of industry observers weighs in on a plethora of probable policies directly or indirectly affecting insurance carriers as Trump, a Republican Congress, a conservative Supreme Court, and a unique and diverse group of Cabinet picks take charge on January 20, 2025. [More >>](#)



Upcoming Events

March 12-13 - NEW: Women's Conference

April 10 - YAC Masters Event

July 23 - Big I Southern New Jersey Golf Outing

July 28 - Trusted Choice Charity Golf Outing

August 18 - YAC Golf Outing

For Details, Visit Big I NJ's Events Page.



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Big I New Jersey

2211 Whitehorse-Mercerville Road, Trenton, NJ 08619

Phone: 609-587-4333 Fax: 609-587-4515 Email: info@biginj.org Web: www.BigINJ.org