

INDEPENDENT VOICE

BI-MONTHLY INSURANCE & ASSOCIATION NEWS
EXCLUSIVELY FOR BIG I NJ MEMBERS

OCTOBER 28, 2025



FEATURE:

2025-2027 Big I NJ YAC Officers Installed

On Monday, October 27, during the NJ Agents Conference, Big I NJ Chairman Kristin Ryan installed the new slate of Young Agents Council officers. Please join us in congratulating these individuals on their installation:

- YAC Chairman: Sam Leone
- Chairman-Elect: Matthew MacDonald
- Vice Chairman: Patrick Doherty

**JOIN THE YOUNG AGENTS
COUNCIL**

- Immediate Past Chairman: Cole DeAngeles

Last Week to Participate in the Agency 360 Compensation Survey

On November 2, the Agency 360 Compensation Survey will temporarily close to cultivate the data and generate analytics dashboard. If you have already shared your feedback, your agency will have access to this data at the end of next month. To receive your free access to this valuable information, please be sure to participate by the end of the week.

[SURVEY ACCESS >>](#)

Why Insurance Is Shifting from Risk Transfer to Risk Prevention

The traditional insurance model — collecting premiums and paying claims — is under increasing strain as climate risks escalate. As resilience financing and preventive strategies gain momentum, the insurance sector's role is expanding from covering post-disaster losses to actively helping prevent them.

[READ ARTICLE >>](#)

Rising Homeowners Coverage Gaps Underscore Agents' Expanding Role

As homeowners contend with inflation, extreme weather and increasingly complex coverage needs, new reports from Nationwide and The Hanover reveal widening gaps in insurance coverage and the growing need for agents to guide clients through today's risk environment.

[READ ARTICLE >>](#)

NJ Gubernatorial Election Results Discussion

On November 11, the Big I NJ Legislative Lunch will be dedicated to discussing the outcome of the 2025 election and what it means moving forward with regard to the new Governor, Assembly, and any critical expectations for lame duck.

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Upcoming Events

November 11 - Post-Election Legislative Lunch

November 20 - Fall YAC Social Networking Event

December 2 - Legislative Lunch

December 4 - Big I Southern NJ Holiday Party

December 11 - IIANNJ Holiday Party

[Event Details & Registration Information >>](#)



BIG:

We've been advocating for New Jersey independent insurance agents for over 130 years. Get Involved: BigINJ.org

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