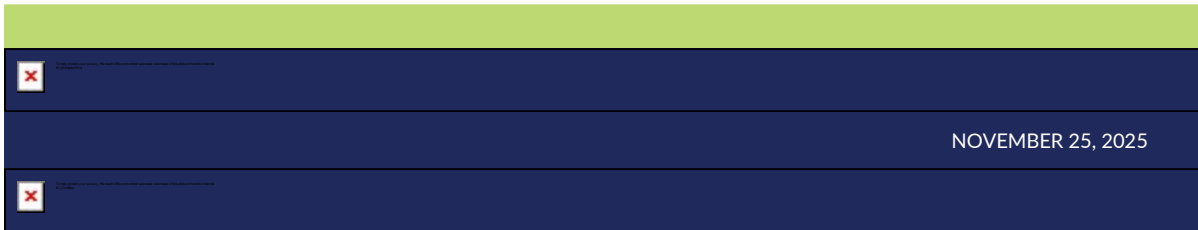


Joanne Larca

From: Big I New Jersey <info@biginj.org>
Sent: Tuesday, November 25, 2025 10:38 AM
To: Info
Subject: Independent Voice: An Industry Beyond the Tipping Point, Homeowners Step Back From Coverage



HAPPY THANKSGIVING

From the entire Big I New Jersey Staff, we wish you and your family a very Happy Thanksgiving.

We feel truly blessed to have the opportunity to work with each of you and advocate on behalf of our industry every day.

Please note that our office will be closed on Thursday and Friday.

The YACs Still Have It!

Over 30 people came out to Bury the Hatchet in Freehold last week to reconnect at the YAC-hosted networking event. Always a crowd-pleaser, YAC Socials are a great way to kick back enjoy a fun afternoon with fellow agents and company reps.

[VIEW THE PHOTOS >>](#)

Seeking Women TrailblazHERs

Are you a woman in insurance just starting out your career? Are you a seasoned professional who has broken a glass ceiling or two? Perhaps you're somewhere in between? Big I New Jersey is proud to announce the return of the Women In Insurance Event on March 12, 2026! Hot off the heels of the successful 2025 event, we are building a program that will undoubtedly impact the trajectory of your career. Save your seat early, we're anticipating this to be a sell-out crowd!

[EVENT DETAILS >>](#)

Homeowners Step Back From Coverage as Premiums Climb

As premiums continue to rise across the United States, some households are deciding to not renew their policies. Instead, they are taking on the financial risk themselves, leading to a growing number of self-insured or non-insured homeowners in multiple regions.

[READ ARTICLE >>](#)

Reinventing Insurance: An Industry Beyond the Tipping Point

For decades, insurers benefited from a stable business environment with relatively straightforward risk and capital management considerations. However, business as usual has turned into business as unusual.

[READ ARTICLE >>](#)

InsurPac Hits \$1 Million and Has Sights Set on a Record Year

As of October 27, more than 2,300 agents and brokers nationwide have invested in InsurPac, helping the PAC surpass the \$1 million mark toward its

\$1.3 million goal for 2025. As the year starts to come to a close, we ask that you help us make that happen.

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Upcoming Events

December 11 - IANNJ Holiday Party

March 11-12 - TrailblazHER Women in Insurance

May 22 - IANNJ Golf Outing

Check out our [events page](#) for details & registration details.



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



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