

# THE INDEPENDENT VOICE

September 30, 2025

## Guidance on Potential NFIP Lapse

The following information has been provided by our WYO endorsed carrier, Selective, to guide members through the potential shutdown of the NFIP should authorization lapse today due to a government shutdown.

If the program is suspended:

- The NFIP will process and pay claims that were in force before midnight, September 30.
- WYOs cannot issue new business unless the application was submitted before the shutdown period and carriers, like Selective, receive the full amount due within 10 days or 30 days of closing date.
- Requests to increase or add coverage cannot be processed during the shutdown.
- WYOs are not allowed to issue any renewal notices during the shutdown.

[More Information >>](#)

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## National ABEN Day: Free CE

On October 16, ABEN Day is returning with five hours of CE Credits. This free course will focus on "Insurance Horror Stories - True Tales From the Industry", sharing eye-opening sessions that are equal parts educational and entertaining. [Learn More and Register >>](#)

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## Use Real Data to Plan for 2025

Raises. Hiring. Benefits. Staffing plans. All are easier when you've got real data, not guesses. Complete the Agency Compensation 360 survey today and unlock your free dashboard in November...just in time for 2025 planning. [More >>](#)

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## 7 Years of Double-Digit Growth; New Players on Top 25 E&S Insurers List

2024 marked the 7th straight year of double-digit growth for the U.S. excess and surplus lines market, but the top 25 players no longer command 70 percent of the pie, according to a new report. [More >>](#)

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## Next Tuesday: Legislative Lunch

Big I NJ's last legislative discussion before the November elections will be held next Tuesday, October 7th at noon. In addition to answer questions about the highly contested gubernatorial race, we'll talk about Lame Duck and what our government affairs team is doing to take advantage of this period, and discuss your input on the direction of the questioning for the upcoming Legislative Panel Discussion. [Sign Up >>](#)

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## New Heights in Networking

Ask any Big I NJ member who's attended the NJ Agents Conference in the past and they'll all share the same sentiment - there is no networking event like this one. This event is PACKED with high-level networking: Two Receptions, Two Networking Parties, Two Afternoon Activities. This is your sign to see and be seen. [Sign Up >>](#)

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## Her Story: Meet the New Big I Chair

Angela Ripley, president of VW Brown Insurance in Columbia, Maryland, brings two decades of agency leadership, eight acquisitions, and a passion for mentorship and inclusion to the role of Big I Chair. She was installed during the September Fall Leadership Conference and is poised to take her experiences to shaping a more connected, forward-thinking industry. [More >>](#)



## Upcoming Events

October 7 - Legislative Lunch

October 23 - IIANNJ Casino Event

October 26-28 - NJ Agents Conference

November 11 - Legislative Lunch

December 2 - Legislative Lunch

December 11 - IIANJ Holiday Party

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](mailto:info@biginj.org) Web: [www.BigINJ.org](http://www.BigINJ.org)