



## Independent Insurance Agents & Brokers of America, Inc.



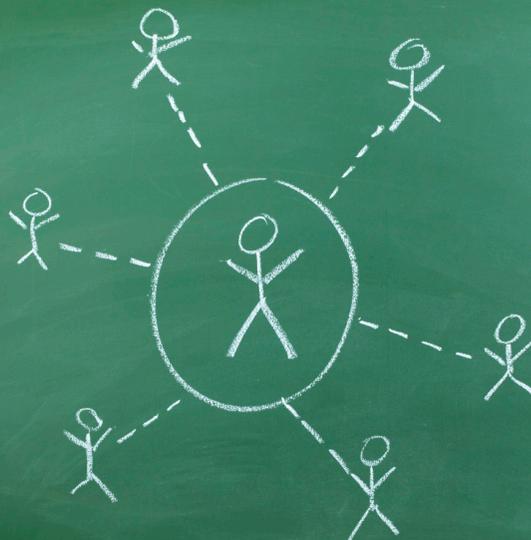


# Independent Insurance Agents & Brokers of America

The Independent Insurance Agents & Brokers of America (the Big “I”) is the premier association for independent agents, representing more than a quarter million agents and their employees in more than 28,000 agency locations. With associations in 50 states and in Washington, D.C., our broad network on the ground helps us understand what’s important to independent agents in their hometown. The Big “I” provides members the tools, knowledge and protection to serve their clients effectively and build a successful agency.

The Big “I” offers what agencies need to succeed →

# The Thought Leader



The Big “I” creates original content daily—information that helps agents sell more efficiently and effectively. From whitepapers and research to print and online content, Big “I” agents have a wealth of resources at their fingertips to help them run a better agency.

## Groundbreaking Research

The Big “I” knows independent agents and keeps a finger on the pulse of the industry. The biennial **Agency Universe Study** is the most comprehensive look at the independent agency system, examining factors such as agency operations, mix of business, revenue sources, employee make-up and marketing methods.

In addition, the Big “I” monitors the highest performing agencies in the nation in the **Best Practices Study**. This research, conducted every three years, takes an in-depth look at agencies in a variety of revenue categories. All Big “I” member agencies can then use the information to benchmark their own performance and choose from a variety of Best Practices products to improve their own agency operations.

## Independent Agency Channel Grows



The total estimated number of independent agencies increased from about 37,500 in 2010 to 38,500 in 2012, a 3% increase.

*\*2012 Agency Universe Study*

## Award-Winning Publications

**Independent Agent**—in print and online—is the authoritative source of information for professionals who sell insurance for independent agencies. It gives independent insurance agents access to the critical trends, analysis and tools they need to sell efficiently and effectively. As the flagship publication of the Independent Insurance Agents & Brokers of America, IA offers an unparalleled combination of research, experts and analysis to help lead agencies to profitability and competitive strength.

In addition to thought-leading analysis of industry trends and market conditions, IA covers property-casualty coverage changes and new products, interprets legislative issues and delivers the strategies managers need to grow their agencies organically. Whether it's a seasoned agency principal, producer or account executive, IA helps agency employees increase sales. The print magazine reaches more than 40,000 readers each month, while each week more than 70,000 agents receive **Insurance News & Views**, a weekly e-newsletter covering P-C trends, legislative updates, agency management tips and much more.

## Access to Experts

When an agent needs expert advice, the **Big "I" Virtual University** and **Ask an Expert** service are ready to assist. The Big "I" VU contains thousands of articles on coverage and management topics. But if agents can't find what they are looking for, they can submit a question and receive a response from the VU panel of experts—often within 24 hours.

Technology is top-of-mind in the independent agent community and the **Agents Council for Technology (ACT)** is always looking for ways to help agents work smarter, save time and market their services. With workgroups made up of agency and carrier representatives tackling issues such as mobile strategies and real-time, ACT creates whitepapers, offering agents guidance on everything from social media and carrier interfaces to securing client data.

# An Advocate

The Big “I” is the independent agent and brokers’ advocate on the issues that matter most to their success. Whether it’s in state legislatures and insurance departments, on Capitol Hill or with carriers, the Big “I” works to protect and promote the independent agency system through common-sense, pragmatic initiatives.

## Year-Round Capitol Hill Influence

The well-respected **Big “I” Government Affairs** team is a powerful voice on insurance agent and broker issues in Washington, D.C. and has received numerous awards and accolades from Capitol Hill newspapers and other influential leaders.

Political strength has routinely made **InsurPac**, the Big “I” political action committee (PAC), one of the largest insurance industry PACs and has helped the association become one of the most recognized trade associations on Capitol Hill. In the recent campaign cycle, InsurPac supported more House and Senate campaigns than ever before and scored a strong 84% Congressional victory rate. Not only was InsurPac’s financial support in these races important, but equally important were the grassroots efforts demonstrated by Big “I” members. Numerous agents hosted fundraisers, attended campaign events, cast their ballots and volunteered their time.

## Agents on the Hill

Big “I” independent agents are politically astute and are involved both locally and nationally in the legislative process. Each year, Big “I” members gather in Washington, D.C. for the premier legislative event for the independent agency system. During the **Big “I” Legislative Conference**, agents and brokers speak with one voice on federal issues important to their business and their clients. Attendees also hear from an impressive array of legislators. Past speakers include Presidents George H.W. Bush, Bill Clinton, George W. Bush and Speaker of the House John Boehner (R-Ohio).



## Legal Advocacy

The Big “I” Office of the General Counsel (OGC) handles member and state association requests on a broad range of legal and business issues, including reviews of contracts addressing agency relationships with carriers, Big “I” trademark use and infringement, antitrust and federal laws and regulations affecting the insurance industry. The OGC also provides information to assist members in complying with the complex legal requirements of federal laws and regulations that affect their agency and brokerage businesses. External advocacy on behalf of members is central to the activities of the OGC, with an emphasis on protecting agents’ ownership of expirations and other key components of agency-company contracts.

## A Voice in the Media

The Big “I” also acts as an advocate for agents in the media. Whether it’s educating consumers on insurance or providing an industry perspective on natural disasters, the Big “I” Communications team connects reporters with agents and association staff who position independent agents as expert resources. As a result, the Big “I” is regularly quoted in regional and national print publications, online and in social media, in addition to appearances on television and radio outlets. In the last year, Big “I” spokespeople have appeared on FOX, FOX Business, CNBC, PBS, CSPAN, The Weather Channel and more. TrustedChoice.com has been frequently cited on NBC’s “TODAY” show as a go-to resource for insurance needs. The association’s comprehensive consumer media outreach results in tens of millions of consumer impressions each year.

# A Business and Brand Builder

The Big “I” helps independent agencies thrive. From access to niche markets to the consumer-tested brand **Trusted Choice®** and digital marketing expertise, the Big “I” offers members a variety of tools to succeed.

## The Big “I” Advantage

Big “I” members have access to the **Big “I” Professional Liability Program**, the best overall E&O value in the marketplace—not just a policy, but a comprehensive program. The program’s superior coverage and expert claim teams are in the agent’s corner in the event of a claim. And when agents know they have the best agency E&O protection, they can focus on growing their most important asset—their business.

Big I Advantage also offers **Big “I” Retirement and Benefits Services** with quality investments and state of the art administration to help agents meet their retirement goals.

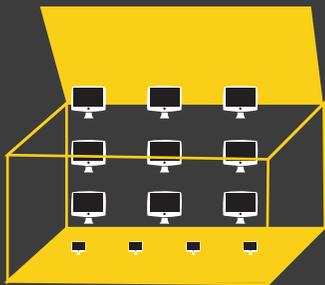
## More Market Access

Hard-to-find markets aren’t so out of reach with **Big “I” Markets**. This program, exclusive to Big “I” members, features access to specialty/niche coverage. Unlike other programs, there is no registration fee or volume commitments.

Members also have access to flood and umbrella markets. **Big “I” Flood** operates as an MGA and agents participate as sub-producers. The program offers advocacy, education and market access for flood insurance in, above and outside the NFIP.

The **Personal Umbrella Policy** provides an extra layer of personal liability protection, on top of your clients’ existing homeowner and auto coverage. Clients can maintain their current coverage and still have the extra protection they want. It’s an easy sell with competitive commissions, easy underwriting and a self-rating application.

# Big “I” Advantage Reaches Agents Nationwide



9,400 registered Big “I” Markets agencies



16,000 professional liability policy holders nationwide

## The Trusted Choice®

**Trusted Choice®** is the national marketing brand created exclusively for Big “I” members to help consumers understand the value that an independent agent offers. The brand highlights the strengths of independent insurance agents: choice, customization and advocacy. Agents can access customizable marketing materials, including print and web advertisements, press releases and articles. A mobile app, which includes a home inventory feature and the ability to document claims, is also available. Members can customize it with their agency logo and colors. Trusted Choice has a strong consumer social media presence with almost 40,000 Facebook ‘likes’. And for agents looking for content for their website and social media outlets, Trusted Choice has collection of fresh consumer-focused articles and social media content—even an RSS feed. The website, [TrustedChoice.com](http://TrustedChoice.com), also features a Find an Agent tool to help consumers find Trusted Choice independent insurance agents in their hometowns.

## Grow Market Share

Nearly 75% of consumers start their search for insurance online, and the Big “I”, along with **Project CAP**, wants to make sure online consumers are connecting with independent agents. Created through an alliance of the Big “I” national and state associations, Trusted Choice and key insurance carriers, Project CAP is a powerful industry initiative designed to help recapture and expand the independent channel’s share of the personal lines insurance market. Project CAP offers digital marketing services and is spearheading development of the new [TrustedChoice.com](http://TrustedChoice.com) consumer website.

For more on Trusted Choice visit [www.TrustedChoice.com](http://www.TrustedChoice.com).

For more on CAP visit [www.projectcapmarketing.com](http://www.projectcapmarketing.com).

# A Partner in Perpetuation

The Big “I” is building a strong future for the independent agency system by attracting new talent to the industry and cultivating a better educated and more diverse workforce.

## The Future Starts Now

**InVEST** is an education program in high schools and colleges that promotes the insurance industry as a career opportunity, connecting agents, brokers and carriers with potential employees. The program is experiencing record-breaking growth as industry professionals and educators are fully embracing the program’s free educational resources and true ability to attract talent to the industry. In addition to teaching students the fundamentals of insurance, InVEST introduces the future workforce to the variety of careers in the insurance industry—showing them it’s not dull and boring—it’s exciting and rewarding. Educators benefit from free resources and expert industry guest speakers. The program oftentimes meets financial literacy requirements for many state education departments. InVEST annually provides more than \$50,000 in scholarships to students

## InVEST Connects Students with Insurance



As of 1/16/13

For more on InVEST visit [www.investprogram.org](http://www.investprogram.org).



pursuing a degree in risk management or business management. The continued support of InVEST is not only attracting more skilled young professionals to the industry, it's also creating more informed insurance consumers.

Starting a career in insurance is an exciting challenge and the Big "I" national **Young Agents** Committee offers education and networking opportunities to help those new to the industry grow their careers. The Young Agents program encourages industry involvement, from opportunities to speak with legislators on insurance issues to sales and technology training. The Big "I" provides young agents the tools and connections they need to become the next generation of agency owners.

Today's consumer is changing and the **Big "I" Diversity Task Force** is charged with fostering a workforce and client base that reflects the growing diversity of the country. The Big "I" is partnering with Kelly McDonald, author of "How to Market to People Not Like You," to provide members a roadmap to implement a business and marketing approach that embraces diversity and helps cultivate new business.



**Independent Insurance Agents  
& Brokers of America, Inc.**

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