



**Independent Insurance  
Agents and Brokers of Arizona**

**GUIDE TO  
MEMBER  
BENEFITS**

**2020 UPDATE**

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# About the Arizona Big “I”



Founded in 1933 and officially Incorporated in 1936, the Independent Insurance Agents and Brokers of Arizona, Inc. (IIABAZ) has worked to support the independent insurance agent and broker, providing products and services unparalleled in the industry.

Belonging to the historical IIABAZ means having available the resources of local, state, and national organizations fully devoted to the success of insurance professionals. We serve from the one man shop in rural Arizona, to the national brokerage firm in the metro areas, our mission is the same: SERVICE.

With a wealth of products and specialized member services, IIABAZ helps build the businesses of hundreds of insurance agencies representing thousands of individuals and brokers throughout Arizona. IIABAZ members, both career professionals and new agents just starting out, benefit from being part of one of the most influential and innovative insurance networks in the nation.

## IIABAZ's Mission Statement

To ensure the success of independent insurance agents and brokers throughout Arizona by focusing on providing access to profitable markets, cost-competitive products, advocacy, timely industry information and superior education programs.

## Duo Memberships and the National Big “I”

The IIABAZ is the State Association of the Independent Insurance Agents and Brokers of America, Inc. (IIABA) also known as the Big I. Joining the IIABAZ as a Member means your agency is automatically a Member of the IIABA and Trusted Choice. We pay your agency's IIABA Dues annually from your State Association dues.

Founded in 1896, the IIABA is the nation's oldest and largest national association of independent insurance agents and brokers, representing a network of more than 300,000 agents, brokers and their employees nationally. Its members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents and brokers offer all lines of insurance—property, casualty, life and health—as well as employee benefit plans and retirement products.

## Code of Ethics

**I believe** in the value and importance of the insurance business and its future, and that the Independent Insurance Agent plays a critical role serving consumers throughout the insurance process.

I support the Independent Agency System, which has developed insurance to be a fundamental component in the economic fabric of our nation, and I pledge to support right principles and oppose bad practices in the insurance business.

I respect the importance of the relationship between Independent Insurance Agents and the public, insurance companies, and other insurance agents, and believe that the rights of the client are paramount.

**To the Public** — I believe that serving the public as an Independent Insurance Agents is an honorable occupation, affording me a special opportunity to serve society and offer valuable insurance products and services to the public.

I believe that as an Independent Insurance Agent, I am serving the interests of my clients by responding to their expressed insurance needs.

I will strive to further the public's understanding of insurance, endeavor to promote safety and loss control in my community, and strive to participate in civic and philanthropic activities that contribute to my community.

**To the Insurance Companies I Represent** — I will respect the authority vested in me by the insurance companies I represent, and work to maintain open lines of communication with them.

**To Other Independent Insurance Agents** — I will strive to maintain positive relations with other insurance agencies in my community, competing with them on an honorable and fair basis.

I will follow all insurance laws relative to the conduct of my business.

I will work with other Independent Insurance Agents for the betterment of the insurance business, and endeavor to elevate the standards of my occupation by following this Code of Ethics and encouraging other Independent Insurance Agents to do likewise.

# Association Staff



Your association packs more than 150 years of insurance experience into an incredibly efficient staff of eight. Some have insurance careers spanning over forty years in almost every aspect of the insurance industry. Your staff also has more than a century of experience serving association members. So there is a good chance they know you personally. This expert and dedicated staff is here to help you and your agency.

## **Terri Edwards, CIC, CISR**

*Executive Vice President*

Email: [terri@iiabaz.com](mailto:terri@iiabaz.com)

Terri Edwards serves as the chief executive officer for the Association and its subsidiaries, managing staff, and making policy decisions and procedures under the direction of IIABAZ's voluntary leadership. Terri's responsibilities include research and development of a variety of member services and monitoring legislative affairs for the industry. Terri joined the Association in 1990 and has served in the capacity of Education Coordinator, Membership Director and Assistant Vice President. Terri gained experience in credit life and health insurance where she worked in a number of capacities including account administrator, claims adjuster, and customer service representative.

## **Lanny Hair, CIC, ARM, AAI, RPLU**

*Senior Vice President of Government Affairs*

Email: [lannyhair@iiabaz.com](mailto:lannyhair@iiabaz.com)

Lanny Hair retired as Executive VP to concentrate on advocacy and legislative efforts. Lanny has over half a century of insurance experience, starting as a property appraiser for State Farm on 1969. He has covered the gamut of agency responsibilities from principal and corporate officer to manager, account representative, and salesperson. In his years serving the members of the IIABAZ, Lanny has run the Errors and Omission program, for which he handled administration, underwriting, marketing, and loss prevention.

## **Joni Fairbrother, CIC, RPLU**

*Errors & Omissions Administrator / IAS Assistant V.P.*

Email: [joni@iiabaz.com](mailto:joni@iiabaz.com)

Joni Fairbrother is the IIABAZ's "answer lady." With close to a half century insurance career spanning customer service, producing, underwriting, and managing Errors & Omissions, she has a huge store of insurance knowledge, and what she doesn't know she can find out for you. Joni is an instructor for licensing, the E&O Claims Prevention, Certified Insurance Service Representative and Certified Insurance Counselor courses, and a multitude of insurance coverage and continuing education courses for the Association. She

was a member of the Arizona Department of Transportation Insurance Advisory Committee and the Independent Insurance Agents of America Errors and Omissions Committee.

## **Ray Garcia, CIC, CISR**

*Education Director & Membership Director*

Email: [ray@iiabaz.com](mailto:ray@iiabaz.com)

Ray manages the Education Department and coordinates all of the Insurance Training and Education Center courses including the Errors and Omissions Seminars, CISR, CIC and CRIS Programs. In addition, Ray is the publisher of the News & Views newsletter and assists members in all aspects needed. If he doesn't know the answer to your question, he will find out for you.

## **Mike Radcliffe, CIC, CISR, AINS**

*Errors and Omissions Administrator*

Email: [mike@iiabaz.com](mailto:mike@iiabaz.com)

Mike assists in the administration of the Errors and Omissions Department. His duties include keeping track of renewal policies and sending out expiration notices, processing new and renewal applications, requesting endorsements, and processing financing contracts. Mike was a CSR for Liberty Mutual Insurance in Phoenix.

## **Mona Enriquez, CISR**

*E&O Administrative Assistant and Executive Assistant*

Email: [mona@iiabaz.com](mailto:mona@iiabaz.com)

Mona's usual duties include keeping track of renewal policies, sending out expiration notices, processing new and renewal applications, requesting endorsements, and processing financing contracts. Mona has prior experience working as a personal lines rater.

## **Kathy Sawyer**

*Bookkeeper*

Email: [kathy@iiabaz.com](mailto:kathy@iiabaz.com)

Kathy Sawyer handles all of the accounting work including dues invoicing, accounts receivables and payables, payroll, the budget, consolidated finance reports, credit card processing, audit/review prep, and more. If you have any questions regarding your dues or any financial transaction with us, Kathy will be able to help you. Kathy's background includes work for Non-profit Trade Associations and she is a transplant from New York.

## **Hunter Rackham**

*Education Assistant*

Email: [hunter@iiabaz.com](mailto:hunter@iiabaz.com)

Hunter Rackham joined the IIABAZ In September of 2016 and handles day to day operations in the Education Department, including data entry for education seminars, notebook production, and bulk mailings.

# Volunteer Leadership

The IIABAZ belongs to its Members and is led by its Membership. Officers, Directors, and Committee Chairs of the IIABAZ are all volunteer Member agents who are either elected or appointed and serve a one year term. IIABAZ Members are invited to attend the Association Board Meetings where the Officers and Directors jointly oversee the activities and direction of the organization and the Committee Chairs review their activities. Go to [www.iibaz.com](http://www.iibaz.com) - Education & Events - Events - Board Meetings for dates and details.

## 2020-2021 Executive Officers

### President

Clebe Best of Crest Insurance Group, Scottsdale

### President Elect

David Cummar of The Mahoney Group, Mesa

### Vice President

Matt Snowden of Talanton Insurance, Phoenix

### Secretary/Treasurer

Whitney Hoelzen, CIC of Glendale Insurance, Glendale

### State National Director

Mitch Childers of HUB—The Clements Agency Tucson

### Ex-Officio

Kevin Norton, CPCU of Desert View Ins. of Arizona, Mesa

## 2020-2021 Elected Directors

Dave Mitchell, CIC of Ideal Insurance Agency, Surprise  
Teresa Quale, CPCU of Sonoran National Ins, Scottsdale  
Marty Uhlhorn, CIC, LUTCF of Strong Tower Ins Group, Gilbert  
Jackie Wanta, CIC, CPCU, ARM of Lovitt & Touchè, Tempe

Appointed Directors and Committee Chairs may be found at [www.iibaz.com](http://www.iibaz.com) - Membership - About Us.

## Standing Committees

AAPAC/InsurPac	Grassroots/Legislative
Agency Markets	Leadership Development
Automation/Technology/Forms	Long Range Planning
Budget/Financial	Membership
Consumer Public Relations	Wholesale/MGA
Education	

Interested in volunteering for the Board or serving on a Committee? Please email [info@iibaz.com](mailto:info@iibaz.com) or reach out to our current President.

# Advocacy

## State & Federal Legislative Representation

Through its aggressive lobbying efforts, IIABAZ and IIABA protect the interests of both the small and large producer in Arizona and Washington D.C. We are the only P&C independent insurance agent and broker trade association recognized at the Arizona State Capitol.

## Regulatory Issues

With the establishment of the Legal Defense and Advocacy Fund and long-standing relationships, IIABAZ and IIABA present powerful support for the interests of its members in the courts and at the Arizona Department of Insurance and other state regulatory authorities.

## Political Action Committees

Both the state (AAPAC) and federal PACs (InsurPac) mean action and activity. The funds are used to support those State and Federal Legislators, who view those issues important to the independent agent in the same way as we do. Contact Terri Edwards at [terri@iibaz.com](mailto:terri@iibaz.com) for more information or to make a contribution.

## Grassroots

With the ability to disseminate information quickly, those participating will be kept apprised of the latest legislation impacting them. Participants can then take this information and effectively and efficiently communicate their support, opposition, and comments to their elected officials. Contact [info@iibaz.com](mailto:info@iibaz.com) about participating.

## Legal Advocacy

IIABA reviews carrier contracts, antitrust, federal laws and regulations affecting the insurance industry. Members have access to memoranda and FAQs to assist in complying with complex legal requirements. IIABAZ and IIABA provide advocacy on the protection of agents ownership of expirations and on other issues that impacting their efficiency and profitability.

## Big "I" Legislative Conference

Prestigious speakers, such as the President of the United States, and individual appointments with your District Congressmen makes this event a must attend. Upcoming: April 13-16, 2021 Virtual. To register or for more details go to: [www.iiba.net](http://www.iiba.net) under Events.



# Industry Information

**Bulletins** IIABAZ's Timely and imperative industry information sent out as needed.

**"News & Views"** IIABAZ's bi-monthly newsletter filled with articles on issues that affect the entire independent agency system.

**"Arizona Big 'I' Update"** IIABAZ's bi-weekly email newsletter that contains easy links to bulletins, legislation, industry trends, and educational seminars. Email [terri@iibaz.com](mailto:terri@iibaz.com) to sign up for these emails.

**Legislative Wrap-Up** IIABAZ's annual in-depth summary of the current Legislative Session and how specific bills will impact the insurance industry.

**"IA Magazine" (Independent Agent)** IIABA's official periodical bringing news and analysis that readers won't find in any other insurance publications. Originally reported articles provide the most important angle: how insurance industry news and trends affect agents and brokers. Includes weekly **"IA News & Views"** for insights and coverage analysis.

**Websites** IIABAZ's [www.iibaz.com](http://www.iibaz.com) and IIABA's [www.iiba.net](http://www.iiba.net) offer visitors comprehensive industry articles, hot topics, access to bulletins, newsletters, regulatory bulletins, frequently requested legislation, education, and so much more.

**"VU Point" Newsletter** Each issue of this bi-weekly email newsletter includes articles on personal lines, commercial lines, agency management, sales and marketing, customer service, and technology and the Internet. Sign up for free at [www.iiba.net/vu](http://www.iiba.net/vu)

**"Two for Tuesday"** Free weekly email newsletters for Big "I" Markets (BIM) users. Full of insightful/reader-friendly content regarding product information and user testimonials, *Two for Tuesday* is the number one resource for BIM users to stay abreast of the latest products, services and ideas for application.

**"ACT.News"** - Free monthly email newsletter providing the latest information on technology trends impacting our industry, as well as leaders' tech insights. Sign up at [www.independentagent.com/ACT](http://www.independentagent.com/ACT)

# Insurance Talent Pipeline

## **Big I Hires ([www.bigihires.com](http://www.bigihires.com))**

A one-stop resource for independent insurance agencies to identify, hire and assess top-performing producers and CSRs with the added benefit of Human Resources for agencies. Big I Hires offers:

**Recruiting with Ideal Traits**, an insurance agency-specific recruiting portal. Post jobs, receive resumes, send assessments and identify the right recruit.

**Do it Yourself Hiring Toolkits:** For agents who want to take a hands-on approach to find the right staff member, includes sample job descriptions, interview questions, offer letters and more. Caliper profiles and knowledge assessments available.

**Superior Professional Development:** Onboarding resources, skills assessments and courses to help develop skills and personal and commercial lines articles, forms and more to help troubleshoot tough technical insurance issues.

**Human Resources:** Big I Hires has partnered with [Affinity HR Group](#) to provide Big "I" members with a full array of HR support tools that are customized to meet the unique needs of your agency.

## **InVEST Program ([www.investprogram.org](http://www.investprogram.org))**

A unique national program that educates high school and community college students on insurance, financial services and risk management topics, and encourages them to pursue insurance careers. All educational materials and tools necessary to launch are provided free. These interactive materials - created to appeal to millennials - include an online e-book, lesson plans, textbooks and activities.

## **Diversity & Inclusion**

Discover the opportunities and benefits of embracing diversity. When you lean on our research, education and resources you will create an organizational culture that will better serve diverse markets. The mission is to engage and develop a sustainable diverse agency network at [www.independentagent.com/diversity](http://www.independentagent.com/diversity)

## **Arizona Workforce Initiatives**

IIABAZ works with Industry Insurance Partners, State Organizations, high schools and colleges to open pathways for new insurance talent. Members are invited to participate in Career Days and Workforce Summits. Email [info@iibaz.com](mailto:info@iibaz.com) for details.

# The E&O Department

## Professional Liability Program

Good value, competitive premiums, and awesome service are what you can expect from The IIABAZ's E&O Department. We know that price is important, but coverage is critical. We have a staff of capable professionals that understand insurance, understand the unique issues facing Arizona agents, we know E&O coverage. AND we have the highest level of dedication to insurance agents that is essential for you to have confidence that your E&O coverage is in capable hands.

The E&O Department has access to multiple markets to shop for the best possible coverage for your agency. Westport is the largest insurance agent E&O program in the United States. Fireman's Fund is the second largest E&O carrier and we have access to both. In fact, we have access to 14 markets - Standard/Preferred Carriers and Surplus Lines Companies. We have a policy for all types of needs.

## Swiss Re



For over 25 years, the Big "I" Professional Liability Program underwritten by Westport Insurance Corporation, a member of the Swiss Re Group (rated A Excellent by A.M. Best),

has been the premiere choice of IIABA member agents for insurance agents and brokers E&O insurance.

The Big "I" Professional Liability Program offers not just a policy, but a comprehensive program for insurance agents. Over the past two decades the Big "I" Professional Liability Program has grown into the largest and most stable insurance agents E&O program in the nation. Our member agents and brokers nationwide look to the program for stable rates and a long-term market that they can rely on to protect their greatest assets—their businesses.



**Fireman's Fund<sup>®</sup> Insurance Company** With more than 25 years of experience,

Fireman's Fund is an industry leader in providing liability coverage for agents and brokers against errors and omissions. Fireman's Fund Insurance Company is rated A Excellent by A.M. Best.

Contact Joni Fairbrother at [joni@iibaz.com](mailto:joni@iibaz.com) and have The E&O Department start working for you.

## Risk Management

We believe risk management is key in not only preventing errors, but also in providing agencies with tools to more efficiently service customers. As a Big I Member you have exclusive access to the risk management information developed from our more than 30 years of experience insuring agencies.

**E&O Loss Control Seminars** available to Big I Members offer the tools and knowledge to protect your agency. Completion of the seminar may qualify for a discount on your E&O premium for many E&O policies. For a list of the scheduled courses, visit the Education Calendar at [www.iibaz.com](http://www.iibaz.com) or contact Ray Garcia at [ray@iibaz.com](mailto:ray@iibaz.com) about arranging an in-house program. (FREE)

**RoughNotes Advantage Plus** is a web-based resource providing comprehensive tools such as industry specific client risk exposure questionnaires and checklists to better understand the coverage needs of customers and assist the agency in avoiding E&O claims from failing to offer proper coverage and failing to identify customer exposure. Visit [www.iiba.net/VRC](http://www.iiba.net/VRC) to learn more or sign up. (Fee-based)

**E&O Happens** is exclusive to Westport/Swiss Re E&O policyholders and is a risk management website that contains comprehensive information and tools such as: the common mistakes that cause E&O claims, real-life case studies for learning, best practice tips, sample disclaimers, procedures and client letters, operational self-assessments, articles, and more. Visit [www.iiba.net/EOhappens](http://www.iiba.net/EOhappens) to login. (FREE)

**Agency Umbrella** is a commercial umbrella policy underwritten by Swiss Re and designed to provide an extra layer of protection over the primary E&O limit in addition to the underlying commercial liability policies. For details contact Joni Fairbrother at [joni@iibaz.com](mailto:joni@iibaz.com).

**EPLI Coverage** Get Employment Practices and Discrimination Liability Insurance for your agency's exposures with available limits up to \$5 million. Defense provided and you are insured for damages caused by covered wrongful employment practices. Employment related acts of discrimination available too. You can't be everywhere all the time. It's critical that you have a ready means of defense whether the action initiated against you or one of your management team. For details contact Joni Fairbrother at [joni@iibaz.com](mailto:joni@iibaz.com).

# Education & Virtual University

## Education Programs

Professional education is critical to a successful and profitable career in the insurance industry. Every year, we offer IIBAZ Members exciting opportunities to expand your professional horizons. All of these education programs are designed to help insurance agents and brokers thrive in the most competitive of marketplace. Go to [www.iibaz.com](http://www.iibaz.com) Education and then Calendar for schedules and registrations.

**Value of Membership Seminars** Free mini-seminars on Ethics CE and current hot topics such as the Family Purpose Doctrine, Trade Secrets, Cyber, Certificates of Insurance, and much more.

**P&C Licensing** Producer Licensing course prep information and member discounted self-study materials designed for an overall introduction to P&C insurance and, at the same time, aid in the successful completion of the Arizona Exam.

**E&O Loss Control** Learn how to protect your agency. Especially designed course for anyone in the agency having contact with clients, including agency principals, producers, and staff. Free to IIBAZ Members. CE Approved.

**Coverage Seminars** Introduction to Insurance Seminar, Homeowner's, Personal Auto, Commercial Property, CGL, Business Auto, Workers' Comp, and Supervisory Dynamics. All CE Approved.

**CIC and CISR Designations** The Certified Insurance Counselor Institutes courses plus the James K. Rubles and the Certified Insurance Service Representative courses plus the William T. Hold Seminars and Dynamics of Service. CE Approved.

**CRIS Designation** The Construction Risk and Insurance Specialist program is a specialized curriculum focusing on the insurance and risk management needs of construction projects and contractors.

**Webinars, Webcasts & Recorded Seminars** In-depth hot topics coverage live webinars on ABEN and recorded seminars along with "Coffee Breaks" which are very short one subject programs. CE Approved.

**In-House Programs** Contact Ray Garcia at [ray@iibaz.com](mailto:ray@iibaz.com) to arrange courses at your office.

## My Agency Campus

Your answer to industry training for new commercial and personal lines employees or to enhance the skill set of employees on staff. Sales courses for producers included.

## Virtual University

Big I's easily accessible website created, designed, and maintained solely for agents and brokers is a powerful resource of information. FREE TO MEMBERS.

**Risk & Reality Reports** Read, print, highlight, share to understand complex insurance issues.

**Research Library** Provides access to hundreds of insurance, business, and technology articles. Technical insurance articles often include links to full sample ISO forms. The library's subject areas are insurance, business, and technology. Employment Contracts and Producer Non-Compete Agreements are just a sample of what one can find in the Library.

**Webinars and On Demand Education** Quality online education. Learn when you have available time. Dozens of online CE, sales and service courses available. A full library of hot insurance topic webinars such as ACORD updates and previously presented sessions archived for viewing.

**Exceed** Perfect learning tool. Engage your team through competitive dashboards while you train, track and focus training where you know it is needed.

**Ask An Expert** If you have a question submit it to our "Ask an Expert" service and it will be routed to up to 40+ of the top insurance, agency management, and technology experts in the country. A response is usually sent to you within 24 hours.

**Critical Business Issues** Resource pages on issues affecting today's insurance marketplace with agency sample letters and templates.

**Free Newsletter** Free "Insurance Illustrated" weekly email gives subscribers access to articles organized in categories so you can read what's important to you.

**Right Start Series** On demand four-part Right Start Training Series: An Agency Toolkit to Grow Your Business and Gain Appointments. Attendees will gain knowledge on operational effectiveness, employee productivity, and goal setting. Free for Members.



# Technology & Resources

## ACT

When you're looking for technology solutions for your agency, turn to Big I's Agents Council for Technology. The industry's leading technology experts provide blueprints on disaster planning, cybersecurity, customer experience, and other emerging trends to help your agency. Look to ACT when you are looking for best practices or if you want to influence the industry's technology direction, join an ACT meeting or virtual work group. Free easy customizable templates are available to IIABAZ Members of Agency Cyber Security Plans, Agency Security and Privacy Plans, Disaster Plans and more. Learn about how to implement new technology to help your agency's workflow and improve customer service. Key Tech Trends and Internet of Things. Get help on finding the best agency management system for you. All free with your membership. [www.independentagent.com/act](http://www.independentagent.com/act).

## Cyber Resources

Handling sensitive information is now one of the most critical responsibilities faced by the modern insurance agency. IIABAZ Members have access to a multitude of resources to protect their agencies and help them navigate Cyber that is constantly changing with technology advancements and regulation. IIABAZ Members have access to:

- How Best Practice Agencies Handle Tech Webinar
- Cyber Guide for Agencies
- Cybersecurity Made Simple Webinar
- Cyber News and Updates
- How to Protect Your Agency Data Guide
- Cyber Coverage for Your Agency and Clients
- Cyber Hygiene Toolkit

[www.independentagent.com/resources/Pages/cyber](http://www.independentagent.com/resources/Pages/cyber)

## Best Practices

Data is key to take your agency's performance to the next level. Best Practices provides that data. Lean on research from the industry's top performing agencies for strategies to improve the quality and capabilities of your employees so they can do the best job for your clients. See where your agency stacks-up and tap into studies, education and resources to set the course for success. IIABAZ Members have access to:

- Annual Best Practice Studies and Comparison Tools
- What Do the Metrics Mean and How to Use Them
- The Three Most Valuable Metrics
- What Agency Data Deserves Your Attention
- Raising the Bar with Producers: Key Organic Growth

[www.independentagent.com/best-practices](http://www.independentagent.com/best-practices)

## Agency Universe Studies

This study is hailed as the most comprehensive of the independent agency system. The study surveys a wealth of issues about independent agencies operating in the U.S. including their numbers, revenue base and sources, number of employees, ownership, mix of business, diversification of products, technology uses, non-insurance income sources, and marketing methods. Go to: [www.iiaba.net—Resources—Agency Universe Study](http://www.iiaba.net—Resources—Agency Universe Study).

## Market Share Reports

Reports compiling property/casualty premium data provided by A.M. Best and comparing numbers along with other data, research reports and anecdotal information gathered annually. Shows creative, aggressive actions of some independent agencies and carrier partners to retain and grow market share in one or more lines of business. And some carriers post impressive expense ratios relative to direct channels, debunking the myth that it must cost more to distribute through independent agents. Go to: [www.iiaba.net—Resources—Market Share Reports](http://www.iiaba.net—Resources—Market Share Reports).

## Legal Hotline

Free legal advice from an attorney who specializes in representing Arizona insurance agents and brokers is available to IIABAZ Members. Email your legal quandary to [info@iiabaz.com](mailto:info@iiabaz.com) with Legal Hotline as the subject to take advantage of this member benefit.

## Company Contract Reviews

IIABA's Legal Council reviews agency company contracts to ensure that they are fair and equitable to both parties. Reviews contain recommendations for improvements to the contract language if applicable. IIABAZ Members have access to an online library of reviewed agreements at [www.iiaba.net-Resources-Contract Review](http://www.iiaba.net-Resources-Contract Review). Upon Member request, Legal Council will review any contract not in the library. ACT also provides Members with reviews of Agency Carrier Technology Agreements.

## Technical Issues

IIABAZ Members have access to resources on a multitude of insurance technical issues from Certificates of Insurance and Additional Insureds to Electronic Delivery of Policies and e-Signatures online at [www.iiabaz.com-Products & Resources-Resources-Technical Issues](http://www.iiabaz.com-Products & Resources-Resources-Technical Issues), the Virtual University, ACT and IIABA and IIABAZ knowledgeable staff.

# Insurance Products & Markets

## Big I Markets

Members gain free exclusive access to the Big I Markets — an online market access program with no fees, no volume commitments and competitive commissions. Coverage is comprehensive, and provided by leading carriers with proven financial strength. The submission process is quick, and simple, and your client can have a quote in hand within minutes.

### Cyber Liability — Coalition

Introducing the first solution for cyber risk. Comprehensive insurance coverage and free cyber security tools to protect your client's business. From sole proprietors to multimillion dollar corporations, Coalition is the cyber market solution you've been waiting for! Provides world-class technical know-how to help prevent, mitigate, and respond to cyber incidents. Coalition is the first insurance-enabled technology firm built to help businesses before, during and after a cyber incident.

### Affluent Program

Home, Auto, Valuable Articles, Personal Excess through Chubb and AIG.

### Small Commercial

Big I Markets has partnered with Chubb, CNA, and Travelers to bring you a robust selection of small commercial BOP and package providers.

### Auto & Home

#### Standard and Non-Standard Markets

Welcome to your personal lines market access partnered with MetLife Auto and Home, Progressive, Safeco and Travelers.

### Non-Standard Markets

Non-admitted solutions for Homeowners, Excess Flood and Personal Inland Marine are available through AIG Private Client Select/Lexington. AU Gold's Non-standard Homeowner program is expanding into a second market offering vacant personal lines coverage.

### Home Business

RLI's Home Business Policy provides affordable coverage for those people who operate small home-based businesses.

**Easy online registration.** All products are only accessible online and coverage is subject to licensing compliance and underwriting approval. To register online you will need your Member login ID and password, your agency tax ID number, your agency E&O policy, and your state/agency license information. Log on at [www.bigimarkets.com](http://www.bigimarkets.com)

### Umbrella

RLI's PUP stands atop the existing homeowner and auto insurance to provide an extra layer of personal liability protection for the insured and their family.

Anderson & Murison's Primary and Excess Umbrella Liability insurance is designed to help mitigate the significant liability risks individuals face every day.

### Habitational Condominium Program

Tailored to insure many segments of the community association market where more flexible pricing tools, and coverage options allow underwriting on a profitable basis. CAPsure has designed coverage, pricing structure and underwriting approach to offer insurance to a very broad spectrum of community association risks.

### Bonds

Bid/Contractor/Performance/Surety through Goldleaf Surety Services a high-skill, high-service national surety broker specializing in surety bonds.

### Flood

Selective offers a unique and unparalleled approach to servicing flood customers nationwide.

**Tutorial Webinars** Easy to access step by step instructional webinars on How to Register and Use the Big I Market website are available along with specific Coverage introductions and selling points.

**Two-for-Tuesday** Publication that is distributed to all Big "I" Markets users via email every Tuesday. Product availability and access changes, underwriting information, sales and marketing tips and techniques and system changes/enhancements are all communicated through this tool. Designed to be short, sweet and to the point, *Two For Tuesday* only delivers the top two important news worthy items regarding Big "I" Markets.

## Eagle Agency

Provides members with direct access to preferred personal lines and/or commercial lines with minimal volume commitment. The program strives to fit your personal lines and commercial lines needs until you qualify for a direct appointment. Eagle Agency company partners include: Met Life Auto and Home, Safeco and Travelers.

Features of Eagle Agency include agency maintains ownership of business; direct access into the carrier's portal; and graduated commissions based on volume. To learn more about Eagle Agency please contact Nancy Doherty at [Nancy.Doherty@iaba.net](mailto:Nancy.Doherty@iaba.net) or (800) 221-7917 ext. 5389.

Not ready for a volume commitment? Access the same markets, plus Progressive, through [www.bigimarkets.com](http://www.bigimarkets.com) Personal Lines - Auto & Home Standard Markets.

## Mexican Insurance

Competitively-priced Mexican tourist insurance online for autos, trucks, RV's, SUV's, boats, and motorcycles. Issued in only 3-5 minutes. Immediately bind and print the actual Dec Page itself. Earn 22% commission on premium. Your customers can even purchase and print this policy directly from a link on YOUR website, and you still earn the same generous commission. Go to [www.iabaz.com](http://www.iabaz.com) - Products & Resources - Insurance - Mexico Insurance to begin marketing and selling this product. Stop sending this business to competitors. Online demonstration available. Questions? Contact International Insurance Group, Inc. at (888) 467-4639.

## Flood Insurance

Together, Big "I" Flood and Selective's relationship helps deliver members an unparalleled flood program. Together, we offer agents several layers of support to meet any and all flood insurance needs. Get to know the Big "I" and Selective staff and get your flood questions answered. With **personalized support, competitive commissions, and an easy-to-use quoting platform**, it is an easy decision to start writing your flood business through the Big "I" Flood today. Excess, Private and Other Non-NFIP available. Go to: [www.independentagent.com/flood](http://www.independentagent.com/flood) today.

## Crump Life Insurance Services

With the Big "I" and Crump you will have access to a full range of Life, Disability, Annuity and Critical Care products for your clients and a dedicated sales and case management team to assist you during the sale. Go to [www.bigimarkets.com](http://www.bigimarkets.com)-Offline Products-Crump.

## Personal Umbrella Program

As a Big I Member, you have access to two stand alone personal umbrella markets which enables you to write most any risk you will run across. Whether the risk qualifies for the Preferred Market with RLI Personal Umbrella or the Alternative Market for more difficult to place risks via Anderson & Murison.

RLI is an admitted A+ carrier and the RLI PUP provides limits of liability up to \$5 million. There is an easy self-underwriting policy application that allows you to see if your client qualifies for coverage as you fill out the form. Contact April Pitz at [april.pitz@iaba.net](mailto:april.pitz@iaba.net) or (800) 221-7917 to get started.

Anderson & Murison for Alternative Market Primary and Excess Personal Umbrellas uses A rated carrier and provides limits of liability up to \$10 million with broad underwriting guidelines. Personal umbrella policies are written on admitted paper, designed to meet the diverse needs of your clients. Go to: [www.bigimarkets.com](http://www.bigimarkets.com) - Personal Lines - Personal Umbrella Alternative Market to get started today.

## Home Business

RLI's Home Business Policy provides affordable coverage for those people who operate small home-based businesses. Insureds often believe their existing homeowners or apartment-dwellers policy will cover any loss or damage to their business equipment, furniture and supplies in the event of fire, theft or other catastrophe, when in fact, those policies usually explicitly exclude coverage for any business exposures on their premises. It is specifically targeted for over 100 retail and services risks operated from the insured's residence and presenting minimal product liability, professional liability and/or off-premises exposures. Contact April Pitz at [april.pitz@iaba.net](mailto:april.pitz@iaba.net) or (800) 221-7917 to get started.

## Cyber Insurance

What would you do if your agency had a data breach? 80% of businesses fail to recover because they do not know this answer. Responding to a breach is a complicated process that requires the assistance from many different professionals. Failure to notify the effected individuals "without unreasonable delay" could cost your agency up to \$1.5 million in fines. Add this to the \$200,000 average cost to comply with notification laws, legal liability and the reputational harm caused by the breach and you can quickly see how this exposure can be devastating to your agency or your clients. For details on protecting your agency contact Joni Fairbrother at [joni@iabaz.com](mailto:joni@iabaz.com). For your clients go to [www.bigimarkets.com](http://www.bigimarkets.com) - Cyber.

# Marketing for Members



## The Logos

The Big I Logo, a registered trademark, available exclusively for the use of Members, is one of the most trusted and respected symbols in the insurance industry.



The Trusted Choice Logo is also a registered trademark available exclusively for the use of Members and is the national consumer marketing brand recognized by consumers.

Independent Insurance Agent

As an IIAAZ Member you have discretionary use of this logo for stationary, advertising materials, signs, business cards, websites, Facebook, Linked-In, social media and various other products.

## TrustedChoice.com/Agents

As a Big "I" member, we're the top brand for independent insurance agents. Trusted Choice is designed to amplify your local marketing and highlight the value that independent insurance agents bring to consumers. You automatically get access to these materials that will benefit your business and in turn your bottom line.

**Customized Advertisements** Let us customize a campaign ad in a format of your choice, from radio, TV and various print materials. Trusted Choice marketing materials are designed with your agency in mind, and our in-house designer will customize these materials for you for free.

**Content to Share** Access our database of pre-made consumer marketing materials including articles, images for social media or infographics to share with potential and current clients.

**Training** Modules available to help improve your agency.

- **Advertising 101**– A nine part series designed to help you understand, design and execute a successful advertising campaign. Learn about goals, market research, budgeting, strategy, media, advertising agencies, ad content and measurement.
- **The Power of 30 Seconds** - Designed to help you maximize the experience of customers calling your agency on the phone. Sections focus on workflow, soft skills and automation. Certificate of completion available after short quiz.

- **Leveraging Your Membership Webinar** - Learn how to utilize the resources available to you in order to differentiate your agency from the competition.

**Digital Reviews of Website & Social Media** Is your website optimized? Need some help with social media? Our Digital Reviews provide a one-on-one consultation and detailed report on how you can improve your agency website and social media outlets. You'll walk away with an actionable report that spells out your next steps. This service is included with your Trusted Choice membership - why not take advantage of it?

**Branding Reimbursement** Trusted Choice will reimburse a portion of expenses incurred by Trusted Choice agencies in cobranding advertising and marketing materials; and in creating or updating a digital presence to include the Trusted Choice logo, link to the Trusted Choice website and Pledge of Performance.

## TrustedChoice.com

TrustedChoice.com is a helpful resource leveraging the power of the internet to connect with consumers to help your agency grow. IIAAZ Members receive the basic subscription free but think about upgrading to the Advantage Profile. Think of Advantage as your agency's second digital door. The platform creates thousands of connections a month, giving you more opportunities to get in front of local insurance buyers you didn't even know were looking.

**Real-time, one-to-one referrals.** Connect with real buyers, not stale leads with the only digital solution that delivers real-time, one-to-one referrals to you. Unlike lead lists, real people with real insurance needs connect directly with a local agent at the right digital moment.

**Referrals based on appetite.** Writing the right business is easy with our Appetite Engine which filters digital referrals based on the types of business your agency wants to write, down to the six-digit NAICS code. The added bonus? It helps new producers learn the business while writing the business.

## AgencyNation.com

Free resource website loaded with articles, podcasts, and in-depth information on insurance sales, marketing, and automation. Keep up to date with Tech in insurance sales. Check it out and sign up for free e-news articles at [www.agencynation.com](http://www.agencynation.com).



# Employee Benefits/Retirement

The Big "I" offers a variety of benefits for your agency and employees. The IIABA and IIABAZ sponsored employee benefits and retirement programs offer a wide range of benefits for your employees that can be tailored to fit your agency's needs and can include any or all of the products offered to help provide for your agency and attract talented employees to help your business thrive and grow.

## Benefits with Kelsey National

IIABAZ Members have access to these broad employee-sponsored health programs tailored to meet the needs of small businesses in Arizona. Disability, Life and AD&D. Supplement programs are all available through Kelsey National Corporation. Kelsey National brings members Group Life plans at competitive group rates. Kelsey National has been providing highly rated benefits and quality services to members ever since establishing the IIA Group Insurance Trust in 1966. For more information go to [www.kelsey.com/iia](http://www.kelsey.com/iia) or call (800) 366-5656.

## Benefits with IIABA

Our program is underwritten by The Guardian Life Insurance Company of America, a multi-line insurance group with many years of experience in the business and administered by a dedicated service team just for Big "I" Members. The program offers varying lines of coverage options to meet the diverse needs of our members and provides guaranteed issue with certain requirements. Whether you are a new member or an existing one, we quote and add coverage on a continuous basis. For details contact Christine Munoz at [Christine.munoz@iiaba.net](mailto:Christine.munoz@iiaba.net) or call (800) 848-4401.

**Group Term Life Insurance** The Big "I" Group Term Life insurance program not only can provide coverage for final expenses but also can help with a variety of other family needs. Life insurance can be used for estate settlement, probate costs, mortgage pay off, college expenses and payment of medical expenses to name a few. The program offers guaranteed issue (certain requirements), a variety of plan alternatives to fit your agency's needs, coverage for spouse and children and optional coverage for employees.

**Group Long Term Disability** Protect your greatest asset—your ability to earn a living! The Big "I" Long Term Disability program offers guaranteed issue (certain requirements), up to \$10,000 per month in benefits, a variety of plan alternatives to fit your agency's needs, special benefits for residual disability, your choice of waiting periods and waiver of premium.

**Group Short Term Disability** The Big "I" Short Term Disability program protects you from loss of income during an illness or accident that prevents you from working. The program offers guaranteed issue (certain requirements), up to \$650 in weekly benefits and a variety of plan alternatives to fit your agency's needs.

**Group Dental & Vision Insurance** The Big "I" Dental program offers two levels of coverage, basic and enhanced, with an extensive list of in-network preferred provider dentists. Also offering options for out-of-network coverage and orthodontic services. The Big "I" Vision program offers coverage through the Guardian with a choice between the VSP Choice network and the Davis Vision network.

## Retirement Plans

Having trouble deciding which retirement plan is right for you or your agency? Big "I" Retirement Services is here to help you choose which plan best meets your circumstances. We're the only retirement consultants who cater exclusively to independent agents and brokers. You can get your new plan or your existing plan rollover started today with a free, no-pressure consultation. Call Christine Munoz at (800) 848-4401 or [Christine.munoz@iiaba.net](mailto:Christine.munoz@iiaba.net) today to see how we can help you save.

**Big I MEP 401(k) Plan** The Big I MEP 401(k) Plan is a multiple employer plan also known as the MEP, which is a great way to lower your overall retirement plan costs while receiving consulting, helpful educational tools and low cost investment options. Big I Retirement Services, LLC has partnered with national firms to provide a unique Member Only plan that simplifies plan sponsors administrative responsibilities while limiting your fiduciary exposure. By partnering with a 3(38) fiduciary and MVP Plan Administrators, a customer service oriented record-keeper, the Big I MEP 401(k) Plan is designed to maximize cost savings and our unique association design.

**Big I IRA Program** The Big I IRA Program offers Traditional IRAs, Roth IRAs and IRA plans such as SIMPLE IRAs and SEP IRAs. Administrative services are provided by iraLogix and investments are offered from a variety of fund families including the Prudential Guaranteed Income Fund. With great program features such as no minimum balance requirements, no front or back end sales charges and no market rate adjustments for transfers between funds, it's designed to offer maximum flexibility at a competitive cost.



# Business Resources

## ACORD Forms

Big "I" Members under \$50 million in revenues receive ACORD Forms subscriptions automatically with their IIBAZ Membership. Effective 1/1/2020 ACORD is requiring subscriptions to access their forms and they will no longer be offered with Agency Management systems.

## Insure Response

Big "I" Members can save up to 40% off of monthly fees with Insure Response - our U.S. based call answering service partner. Forward your phones to Insure Response's insurance savvy team during your lunch hours, after-hours, over the weekends, on holidays or 24/7! Learn more at [www.insureresponse.com/iibaba](http://www.insureresponse.com/iibaba).

## Web.com

Big "I" members are eligible for a discount for a custom website builder through web.com. 3 custom templates are available for use and have been designed with the needs of independent agents in mind. Special pricing includes: \$450 one time set up fee and \$59/month hosting fees with additional package incentives for reimbursing some of the upfront costs. Contact Joseph Cox at [Joseph.Cox@iibaba.net](mailto:Joseph.Cox@iibaba.net) for details.

## ePayPolicy

Enables insurance agents to accept ACH and credit card payments online, while passing on transaction fees. Speed up receivables and bind policies faster. Start accepting e-checks and credit cards today through your very own online, company-branded, payment portal. IIBAZ Members can take advantage of the 40% off discount. No setup fee, subscribe for \$15 per month (regular price \$25), and cancel at any time. <https://signup.epaypolicy.com> and use the referral code: azbigimember to get started.

## DocuSign

Big "I" members may now receive exclusive discounted pricing from the industry's #1 e-signature solution, DocuSign. DocuSign is used to accelerate transaction times to increase speed to results, reduce costs, improve customer service and reduce E&O exposure. Learn more at [www.docusign.com/iibaba](http://www.docusign.com/iibaba).

## Caliper

Big "I" Members receive exclusive discounted pricing on the premier personality testing product in the industry. Members get \$98 off the Caliper Essentials Report (final price of \$270) and 10% off other products. <https://associations.calipercorp.com/iibaba>

## RoughNotes Advantage Plus

RoughNotes Advantage Plus is an online sales and service resource designed to help your agency better serve your customers. Using this tool will lead to increased sales by improving your staffs knowledge of a prospects operation enabling them to better identify and cover customer exposures. Use the Big "I" member promo code "IIBA" to receive a \$200 discount! Go to: <https://shoppingcart.roughnotes.com/rmadvantage-plus/>

## Affinity HR Group

Every organization, regardless of size or number of employees, should have basic human resource policies and procedures in place to both ensure legal compliance and serve as a resource for employees and their supervisors. Big I Hires has partnered with Affinity HR Group to provide Big "I" members with a full array of HR support tools that are customized to meet the unique needs of your agency. Big "I" Members are eligible for discounts on Affinity HR Group products and services. For more information call 1-877-660-6400 and be sure to identify your status as a Big "I" Member.

## Sales Assessment Testing

How many times have you hired agents whom you're sure have tons of potential for selling, but once hired, they seem to fizzle out, or consistently sell fewer policies than you need? Let Sales Call Reluctance Testing help! Big "I" Members are eligible for a 10% discount on each Sales Call Reluctance Test you purchase. Call 1-602-997-1101 or visit [www.salesassessmenttesting.com](http://www.salesassessmenttesting.com) and identify yourself as a Big "I" Member to get started.

## The Mines Press

Order Big "I" and Trusted Choice logo t-shirts, baseball caps, calendars, business cards, and stationery from The Mines Press, and you'll know that your promotional gifts and correspondence will deliver the message of quality, as well as care. Logos on file and discounted for Big "I" Members. [www.minespress.com](http://www.minespress.com)

## Digital Reboot

Improve your digital presence. This comprehensive digital marketing program is designed to help you meet the on-demand expectations of today's insurance customer. This package will both improve your web presence and increase your referrals from trustedchoice.com. Big "I" Members are eligible for up to \$479 in reimbursement. [www.trustedchoice.com/agents](http://www.trustedchoice.com/agents) and click on Money.

## InsurBanc

An independent community bank founded by agents exclusively for agents. Organized in 2001 by the Big I specifically to serve independent insurance agents, InsurBanc developed a distinctive culture that allows them the opportunity to work with you as a partner to help optimize growth opportunities and manage your agency efficiently. Specializing in agency financing including acquisition and perpetuation and custom cash management services. [www.insurbanc.com](http://www.insurbanc.com)

## UPS

Members have access to flat rate pricing with savings of 45% on Domestic Next Day/Deferred, 25% on Ground Commercial / Residential and up to 50% on additional services. In addition, take advantage of UPS Smart Pickup service for free. Open a new account, or if you are already taking advantage of our UPS savings program, re-enroll and apply the new discounts to your existing account by calling 1-800-636-2377 or by visiting: [www.savewithups.com/iiaba](http://www.savewithups.com/iiaba).

## Exam Simulator

IIABAZ Members receive Arizona licensing preparation materials Exam Simulator for \$21.50 (regular price \$49.95) Contact Mindy Wagner at 1-913-721-5643 or [mindy.wagner@examfx.com](mailto:mindy.wagner@examfx.com). ExamFX materials are also deeply discounted for IIABAZ Members.

## Disaster Relief Fund

The Trusted Choice Disaster Relief Fund is available to assist Big "I" Members and their staff in the event of unrecoverable losses caused by a hurricane or other natural disaster. For more information about donating to the Fund or applying for relief after a disaster, go to: [www.iiaba.net-Resources-Disaster Relief Fund](http://www.iiaba.net-Resources-Disaster-Relief-Fund).

## Associate Member Directory

Members have access to carriers, MGAs, and vendors who are Associate Members of the IIABAZ. All seeking to do business with you - the independent agents. Online Directory available at [www.iiabaz.com-Products & Resources-Resources-Associate Directory](http://www.iiabaz.com-Products-&-Resources-Resources-Associate-Directory). Contact 1-800-627-3356 for a hard-copy or PDF.

# Networking & Events

## Annual Convention & Trade Show

Allows Members to meet, mingle, and network in a collegiate atmosphere and offers dynamic topics, speakers, and outstanding CE educational programs. The mega trade show with top professionals and a industry vendors offers the latest products and services on the market. 87th Convention on August 18-19, 2021 will be at the Renaissance in Glendale with the Free Trade Show on August 19, 2021 from 2-7pm.

## Local Associations

Networking opportunities at monthly or quarterly meetings that feature informative guest speakers are available to IIABAZ Members. Go to [www.iiabaz.com-Member Resources-Local Associations](http://www.iiabaz.com-Member-Resources-Local-Associations).

## Big "I" Volunteer Events

IIABAZ organizes volunteer events for Members to participate around the state for community service. Feed My Starving Children, St. Mary's Food Bank, and Fire Alarm Installation Walks are some examples.

## Make-A-Wish Arizona

Trusted Choice offers Make-A-Wish Arizona an annual grant for their Walk for Wishes events. IIABAZ Members are invited to attend Walk to network with attendees at Trusted Choice's Table or to participate in the Walk.

## ACT Meeting - National

Technology-focused conference for agents, insurers, and vendors on Driving Top Staff Performance, Advancements in Carrier Technology, Cyber Security, IA Journey to Digital, Agency Security, APIs (Application Programming Interfaces), the Customer Experience, and Emerging Technology Trends, and much more!

## Elevate Conference - National

3 days. A community of people smashing it. A culture of possibility. Elevate 2020 is 800 agents, agency owners, carriers and the most indie-friendly insurtechs, all coming together to fuel the future of insurance.

## Level Up Summit - National

Brings independent agents, carriers and other industry representatives together to learn key business strategies to enhance agency growth, innovation and sustainability through diversity and inclusion. Topics: sales, agency operations, leadership, marketing, and technology. Event: January 14-15, 2020 in New Orleans.

## Legislative Conference - National

Prestigious speakers and individual appointments with your District Congressmen makes this event a must attend.

Thank you for your  
Membership!



*Individually we can make a difference.  
Together we can make history.*