



Independent Insurance  
Agents of **Kentucky**

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# QUICK GUIDE TO IIAK MEMBERSHIP

# IIAK HISTORY

IIAK is the oldest and largest statewide insurance organization in Kentucky. The association was founded in 1896 and currently has more than 300 insurance agencies throughout the state as members. We estimate that there are some 2,000 to 3,000 people staffing those members agencies.

**Mission Statement:**

**The mission of the Independent Insurance Agents of Kentucky, working in the public's best interest, is to be an unrelenting advocate for independent insurance agents and to fulfill the political, business and educational needs of its members.**



# EDUCATION CLASSES

We offer professional development.

- Designation Classes: CRM, ACSR
- Classroom Seminars: E&O, Ethics, CRM
- Online Classes: ABEN Webcasts, ACSR Classes, WebCE



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# IIAK EVENTS

Network with your peers and learn new material to take back to your agency.

- Legislative Day
- Big “I” Sales and Leadership Conference
- Annual Convention and Trade Show
- Young Agents Day at Keeneland



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# FREE RESOURCES FOR MEMBERS

## “ASK AN EXPERT”

### VIRTUAL UNIVERSITY

Members using the Big "I" University sometimes need answers to questions that they can't find in the Research Library, Classrooms or Student Lounge. In such instances, we have a volunteer faculty of experts who can find an answer to your questions within 24 HOURS. Including thousands of [articles](#) available at your fingertips.

### VIRTUAL RISK CONSULTANT (VRC)

It is a web-based sales and service resource to help your agency better serve your customers. The VRC offers systemic steps that assist agency staff and limit their exposure to E&O claims.

**Annual subscription for 15 users or less =\$250**

### AGENTS COUNCIL ON TECHNOLOGY (ACT)

ACT's mission is to advance the use of the most effective business processes, practices and technologies, in order to enhance productivity, service, marketing, sales and security. A key focus for ACT is to keep informed on the strategic trends that will drive future consumer expectations and business opportunities.



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# IIAK HAS E & O COVERAGE FOR YOUR AGENCY

- Westport
- Fireman's Fund
- AJ Wayne



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# GROUP HEALTH PLAN

Anthem provides a risk-rated group health plan for our members that includes Health, Life, Vision and Dental

Eligibility requirements:

- Must have 2 or more employees enrolled
- Each enrolled employee must work 30 or more hours per week
- 75% of net eligible employees must be enrolled (contributory plan)
- 100% of net eligible employees must be enrolled (non-contributory plan)



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# CYBER LIABILITY



Adobe Acrobat  
Document

What would you do if your agency had a data breach?

The Independent Insurance Agents of Kentucky has partnered with Arlington/Roe & Company to offer our members an exclusive program to help protect their agencies from information security breaches. This program is a holistic risk management process that will help train your staff on privacy compliance in addition to handling data breach notification and third party suits.

This program offers the following benefits: **Available to IIAK members only**

- No encryption requirement
- HIPAA compliance tools
- Newsletters
- Data breach coach to help with notification
- Forensic investigators
- Privacy counsel
- Call Center
- Credit restoration services
- Up to 50% off premium
- IIAK members are pre-qualified for enrollment\*
- Online compliance materials
- Staff training programs
- Expert support online
- Regulatory fines and penalties
- Public relations firms
- Notification costs outside limit of liability
- Credit Monitoring
- Security and privacy liability



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# PROJECT CAP

Sign up today to have an online presence and compete with direct writers.

[www.projectcapmarketing.com](http://www.projectcapmarketing.com)

Sign up for your **ADVANTAGE SUBSCRIPTION** today  
Only \$39/Month

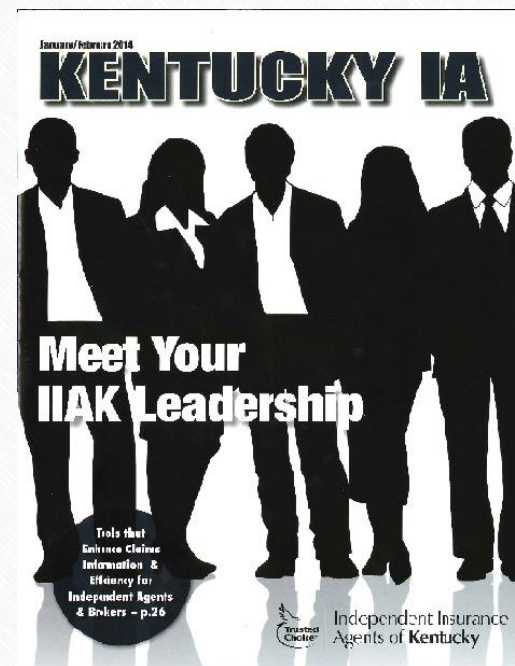
The screenshot shows the TrustedChoice.com website. At the top, there is a navigation bar with links for AUTO, HOME, POWERSPORTS, LIFE & HEALTH, BUSINESS, and ABOUT US. A search bar is located on the right side of the navigation bar. Below the navigation bar, there is a large image of a smiling woman with her arms crossed. To the right of the image, the text reads: "The coverage you want. The savings you need." Below this, there is a paragraph: "Trust the unbiased options offered by your local Trusted Choice independent agent. Your agent can shop hundreds of insurance companies to offer choice, savings and value, tailored precisely for you." To the right of this text are two buttons: "GET A QUOTE" and "FIND A LOCAL AGENT", each with a "Zip Code" input field and a "GO" button. Below the main text, there is a section titled "Insurance made easy." with the following statistics: "300,000 insurance professionals", "27,000 independent agent offices", and "Hundreds of insurance companies". A "LEARN MORE" button is located to the right of these statistics. The Trusted Choice logo is positioned to the right of the statistics. At the bottom of the page, there are four small images with text overlays: "AUTO: ARE YOU COVERED FOR LESS COMMON ACCIDENTS?", "HOME: DO YOU HAVE ENOUGH HOMEOWNERS INSURANCE?", "BUSINESS: LEARN WHAT ONLY INDEPENDENT AGENTS OFFER", and "LIFE: HOW MUCH LIFE INSURANCE DO YOU REALLY NEED?".



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# PUBLICATIONS AND NEWSLETTERS

- *Kentucky IA Magazine*
- Electronic Newsletters:
  - Agents Digest
  - Benefits Bulletin
  - Education Bulletin
  - The Dec Page (YAC Publication)



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# TRUSTED CHOICE AGENT

- Trusted Choice provides education, information and resources on branding for Trusted Choice agencies through advertising/co-op.
- Agent Resource Center and Marketing Reimbursement Program

[www.trustedchoice.com/agents](http://www.trustedchoice.com/agents)



IS YOUR INSURANCE AGENT TIED DOWN TO ONE PROVIDER?

INDEPENDENT AGENTS HAVE FREEDOM OF CHOICE.

Trusted Choice® Independent Agents have the freedom to shop many reputable providers at once. You get the benefit of competitive pricing with the convenience of a one-stop shop. The only one they're tied to is you.

Find your independent agent. Find a better deal at [trustedchoice.com](http://trustedchoice.com)

Free to do what's right for you. Trusted Choice® INDEPENDENT INSURANCE AGENTS

LET'S TALK ABOUT WHAT FREEDOM OF CHOICE CAN DO FOR YOU. Jane Sullivan, FPO Kane INSURANCE GROUP 800-123-4567



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# ADVOCACY DONE ON MY BEHALF IN FRANKFORT AND WASHINGTON

- Our lobbyists work with the Legislature, Executive Branch and the Department of Insurance.
- You can contribute to the lobbying efforts by donating to KAPAC & InsurPAC (our Political Action Committees) which allows the industry to be present in the Ky General Assembly and US Congress. It also assists in the campaigns for political elections on the state and federal level.

**KAPAC**

***InsurPac***



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# MARKET ACCESS

- Over 80 Products and sub-classes including Flood through Selective Insurance and Excess through Wells Fargo Special Risk Personal Umbrella through RLI
- Search Big “I” Markets for hard-to-place risks.



Big “I”  
MARKETS



Market your agency with the new Member Marketing Activity Center [www.independentagent.com/MMAC](http://www.independentagent.com/MMAC)

Big “I” Markets (BIM) is the IABA member’s online market access program with no fees, no volume commitments and competitive commissions.

**Big “I” Markets Product Availability:**

<p><b>Commercial Lines:</b></p> <ul style="list-style-type: none"> <li>• A/C/C Business Insurance</li> <li>• Bonds             <ul style="list-style-type: none"> <li>• Bid</li> <li>• Contractor</li> <li>• Performance</li> <li>• Surety</li> <li>• Other</li> </ul> </li> <li>• Child Care</li> <li>• Commercial Auto</li> <li>• Commercial Builders’ Risk</li> <li>• Community Banks Business Insurance Program</li> <li>• Employers’ Practices Liability</li> <li>• Environmental Impairment-Pollution Coverage</li> <li>• Event Cancellation (EPO Plus)</li> <li>• Event Liability</li> <li>• Fidelity/Crime (Wrap-)</li> <li>• Financial Advisors’ E&amp;O</li> <li>• Fine Art &amp; Valuable Articles (Stand-alone)</li> <li>• Flood Insurance (Excess also available)</li> <li>• Institutional Markets             <ul style="list-style-type: none"> <li>• Apartments</li> <li>• Condo and Homeowner Associations</li> <li>• Vacation Income Property</li> </ul> </li> <li>• Hartford Markets             <ul style="list-style-type: none"> <li>• Alarm Contractors</li> <li>• Arborists Insurance Program</li> <li>• Excavation Contractors Insurance Program</li> <li>• Orthotics and Prosthetics Insurance Program</li> <li>• Septic Contractors Insurance Program</li> <li>• Specialized Truck Equipment Program</li> <li>• Specialty Pool &amp; Spa</li> <li>• Highly Protected risks</li> </ul> </li> <li>• Insurance Company Professional &amp; Business Insurance Program</li> <li>• Miscellaneous Professional Liability</li> <li>• Mobile Food Vendors</li> <li>• Motor Truck Cargo</li> <li>• Non-Profit D&amp;O Liability</li> <li>• Outdoor Markets             <ul style="list-style-type: none"> <li>• Guides &amp; Outfitters</li> <li>• Hood &amp; Gun Clubs</li> <li>• Fishing and Hunting Lodges &amp; Plantations</li> </ul> </li> <li>• Probability Program</li> <li>• Property Manager E&amp;O</li> <li>• Real Estate E&amp;O</li> <li>• Recreational Vehicles</li> <li>• Restaurant Fine Dining and More - Fireman’s Fund</li> <li>• Travelers Select Accounts             <ul style="list-style-type: none"> <li>• Apartment Pac</li> <li>• Building Pac</li> <li>• Business Pac</li> <li>• Condominium Pac</li> <li>• Contractors Pac</li> <li>• Garage Pac</li> <li>• Office Pac</li> <li>• Religious Pac</li> <li>• Restaurant Pac</li> <li>• Store Pac</li> <li>• Technology Office Pac</li> </ul> </li> <li>• Technology Consultants Prof Liability</li> <li>• Vacant Commercial Property Program - Admitted</li> <li>• Workers’ Compensation</li> <li>• Wrap- Executive Liability for Private Companies</li> </ul>	<p><b>Personal Lines:</b></p> <ul style="list-style-type: none"> <li>• Affluent 4:1 Package (Four Carriers)             <ul style="list-style-type: none"> <li>• ACE</li> <li>• Chartis</li> <li>• Chubb</li> </ul> </li> <li>• Fireman’s Fund</li> <li>• At Home Business</li> <li>• Collector Car Policy</li> <li>• Event Liability</li> <li>• Fine Art &amp; Valuable Articles (Stand-alone)</li> <li>• Flood Insurance             <ul style="list-style-type: none"> <li>• Excess</li> <li>• HPC</li> <li>• CBRA</li> </ul> </li> <li>• Marine Insurance             <ul style="list-style-type: none"> <li>• Charter Boat</li> <li>• Mega-Yacht</li> <li>• Performance Boat</li> <li>• Personal Watercraft</li> <li>• Small Boat under 27 feet</li> <li>• Yacht</li> </ul> </li> <li>• Non-standard Homeowners             <ul style="list-style-type: none"> <li>• Note: Big “I” Markets is not accepting new non-standard property business until 1/2/2013</li> <li>• Affluent Non-standard Homeowners</li> <li>• Coastal Homeowners</li> <li>• Non-standard Condos</li> <li>• Non-standard Homeowners</li> <li>• Non-standard Rental Dwellings</li> <li>• Non-standard Renters</li> <li>• Personal Builders’ Risk</li> <li>• Seasonal Homeowners</li> <li>• Unprotected Homeowners</li> <li>• Unsupported Secondary Homeowners</li> <li>• Vacant Dwelling</li> </ul> </li> <li>• Personal Builders’ Risk</li> <li>• Personal Excess Policy</li> <li>• Personal Umbrella Policy</li> <li>• Recreational Vehicles</li> <li>• Supplemental Natural Disaster Protection</li> <li>• Travel Insurance</li> <li>• Vacant Property Program (Admitted)</li> </ul>
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**Online Registration**  
We’ve made it easier than ever to Plug into the Power of Big “I” Markets. Register online today and discover a fresh new way to do business. All products are only accessible online and coverage is subject to licensing compliance and underwriting approval. To register online you will need your login ID and password, your agency tax ID number, your agency E&O policy, and your state agency agent license information (where applicable). Log on to [www.bigimarkets.com](http://www.bigimarkets.com) today to begin the registration process and start quoting in minutes! Product availability varies by state.

[www.bigimarkets.com](http://www.bigimarkets.com)

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# PRODUCTS YOU MAY CONSIDER FOR YOUR CUSTOMERS:

- **BIG “I” MARKETS**
- **BIG “I” NATIONAL FLOOD INSURANCE PROGRAM  
AND NFIP AGENT RESOURCES**
- **PERSONAL UMBRELLA POLICY**
- **AT-HOME BUSINESS**



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# SOCIAL MEDIA



LIKE US ON FACEBOOK



JOIN OUR MEMBER'S ONLY GROUP ON LINKEDIN

CHECK OUT OUR OTHER SOCIAL SITES AS WELL...



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# BIG "I" BUSINESS RESOURCES



CALIPER



A Division of Connecticut Community Bank, N.A.®



Brooks Brothers



Big "I" CAREER CENTER



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# LEADERSHIP OPPORTUNITIES



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Document

**JOIN A COMMITTEE AND GET INVOLVED WITH THE ASSOCIATION ON A NEW LEVEL.**

- **CONVENTION**
- **EDUCATION**
- **HEALTH BENEFITS**
- **INDUSTRY PARTNERS**
- **INVEST**
- **GOVERNMENT AFFAIRS**
- **MEMBERSHIP SERVICES**
- **PUBLIC RELATIONS**
- **YOUNG AGENTS**



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# DO YOU HAVE YOUNG AGENTS IN YOUR AGENCY?

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Anyone with less than five years experience in the industry or 40 years of age and under qualify as a young agent.



**ANY QUESTIONS?**