



Membership Benefits Guide

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To: IIABL Member Agents and Prospective Member Agents

Fm: Jeff Albright, Chief Executive Officer

Re: Membership Benefits

IIABL is YOUR association! We are here to serve YOU!

What can IIABL do for you? A lot more than you probably know. That is why we put together this membership benefits package...to let you know what your association can do for you!

Please take a few minutes to scan through these pages and familiarize yourself with some of the products and services IIABL can provide your agency. The commissions you earn, the money you save, or the help we give you, will be well worth a few minutes of your time.

When you are done, please put this handy reference guide in a safe place so that you can refer to it when you need us.

In addition to this membership benefits guide, please check out our website www.IIABL.com which has a lot more resources for your agency. It makes a very handy home page for your web browser!

Finally, when you need help...call us! Your very dedicated and talented IIABL staff is here to help YOU!



Jeff Albright
Chief Executive Officer

INDEPENDENT INSURANCE AGENTS & BROKERS OF LOUISIANA

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Marketing & Insurance Services

Personal Umbrella Program
IASC Marketing

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Accounts Payable



The Trusted Choice®

Advocacy

- State Government Affairs
- IIABL-PAC (State Political Action Committee)
- State Regulatory Affairs with Louisiana Department of Insurance
- Federal Government Affairs
- InsurPAC (Federal Political Action Committee)
- IIABL Grassroots Contact System
- Legal Advocacy
- Industry Affairs with Insurance Companies & Brokers

Information Services

- Agency Resource Guide
- Education Seminars
- Online & Self Study Education Materials
- Technical Advisories
- IIABL Weekly News Briefing
- Louisiana Agent Newsletter
- IIABL Information Bulletins
- Independent Agent Magazine
- Insurance News & Views

Member Resources

- Trusted Choice Consumer Brand
- Agents Council for Technology (ACT)
- Real Time Agency Automation
- Young Agents



Member Advocacy

State Government Affairs: IIABL maintains a strong presence in the Louisiana Legislature, protecting the interests of independent agents and their customers. IIABL defends against legislation that would hurt consumers and agents, and proactively promotes legislation that will improve the insurance environment.

IIABL-PAC (State Political Action Committee): IIABL-PAC contributes to the political campaigns of candidates for the Louisiana legislature who understand and support positions which are helpful to independent insurance agents and small businesses.

State Regulatory Affairs with Louisiana Department of Insurance: IIABL represents independent agents and consumers with the Insurance Commissioner and Louisiana Department of Insurance (LDOI). We help agents with various issues such as licensing, policy forms, rates, rules, and consumer complaints.

Federal Government Affairs: Congress plays an increasingly important role in the insurance industry, and the Big I plays a major role in Washington. We protect agent interests in the fight over federal regulation, national health care, multi-state licensing, flood insurance, terrorism insurance, crop insurance and other federal insurance regulation.

InsurPAC (Federal Political Action Committee)-- InsurPac is the Political Action Committee (PAC) of the Independent Insurance Agents & Brokers of America (IIABA). It represents the unified political voice of IIABA's 23,000 member agencies and 300,000 agents and brokers nationwide. It is the largest property-casualty insurance industry PAC in the country, and is one of the primary reasons the Big "I" is routinely rated among the most successful lobbying groups in Washington, DC.

IIABL Grassroots Contact System: IIABL maintains an easy to use web based grassroots system which allows our members to contact state and federal legislators with a few clicks of a mouse. The grassroots support of member agents has given IIABL a powerful voice with Louisiana legislators and the Louisiana congressional delegation.

Legal Advocacy: IIABL engages legal counsel to represent the interests of independent insurance agents in important legal cases.

Industry Affairs with Insurance Companies & Brokers: IIABL works with insurance companies and brokers to resolve problems and create the best possible insurance environment in Louisiana. When necessary, IIABL also represents agent interests in disputes with insurance companies.



Information Services

Agency Resource Guide: IIABL is excited to provide our members with the “IIABL Agency Resource Guide.” This extensive guide will provide agencies with comprehensive information in the following areas: New Employee Hiring and Training, Technical Insurance Training and Continuing Education, Insurance Information Resources, Educating Customers & the Public.

Education Seminars: IIABL provides variety of education courses throughout the year on hot topics in the insurance industry. Check out our [schedule of classes](#) on our website.

Online & Self Study Education: IIABL has partnered with several vendors to offer you the very best in Pre-Licensing and Continuing Education. In addition, in conjunction with The Institutes we have developed the CSR Boot Camp for accelerated new employee training.

Technical Advisories & Member Assistance: Technical Advisories and other information services provided by IIABL provide all of the latest information needed to run your agency. When you have questions or need help, IIABL is there to assist you.

IIABL Weekly News Briefing: This weekly electronic news briefing provides brief summaries of state and national news in the insurance industry with links to the media outlets articles. The IIABL Weekly News Briefing keeps you and your agency informed on insurance industry news.

Louisiana Agent Newsletter: This email publication reaches over 4,500 IIABL members & associate members on a monthly basis. The Louisiana Agent provides important Louisiana insurance industry information, helpful agency management articles, Ask Mike technical articles and a monthly column from the Commissioner of Insurance.

IIABL Information Bulletins: Things change rapidly in the insurance agency business. IIABL keeps member agencies informed about all of the latest changes with information bulletins outlining critical information about legislative and regulatory issues and insurance industry developments.

Independent Agent Magazine: As the official publication of the Independent Insurance Agents & Brokers of America, IA is uniquely positioned to bring readers news and analysis that they won't find in other insurance publications. Our originally reported articles provide the most important angle: how insurance industry news and trends affect agents and brokers.

Insurance News and Views: Our weekly e-mail newsletter, *Insurance News & Views*, keeps you up to date on the news and industry trends that matter most to agents and brokers.



Member Resources

Trusted Choice®: In a world full of millions of media messages each day, differentiating the services of independent agents and brokers to consumers is critical. Trusted Choice®, the national consumer branding program sponsored by the Big I, uniting more than 9,000 independent agency locations and 41 insurance companies. Based on extensive consumer and industry research, Trusted Choice® highlights the value of the independent agent distribution channel: choice, customization and advocacy.

Project Cap: Created through an alliance of the IIABA, Trusted Choice®, State Associations and key insurance carriers, Project CAP is a powerful industry initiative with the vision and resources to recapture and expand the independent agent's share of the personal lines insurance market. We believe if we can expand the independent agent's visibility to online consumers, enhance the online consumer's appreciation of the independent agent's unique value proposition, and advance the independent agent's expertise in online consumer marketing, then we can reverse migration away from the IA channel and reclaim dominant market share.

Agents Council for Technology: ACT is a partnership of independent agents, companies, technology vendors, user groups and associations dedicated to enhancing the use of technology and improved work flows within the Independent Agency System.

Real Time Agency Automation: Real Time is the ability to click on a button from a client file in your agency management system or comparative rater for immediate access to carrier information on that client. The transaction may be a quote, billing inquiry, claim inquiry/loss runs, policy view, endorsements or a request for information. This approach provides a single workflow for servicing or quoting.

Young Agents Development: The Young Agents Program cultivates the growth of young insurance professionals by providing them with leadership training, networking strategies and business benchmarks. Goals include launching the next generation of independent agency system leaders; building involvement in and activism for the legislative issues vital to the future of the insurance industry; encouraging the revitalization of state young agents programs and the strengthening of existing ones; and developing awareness of and participation in the state and national activities of the Big I.



Insurance Products for Your Agency

- Agents Professional Liability (E&O) Insurance
 - Agency Shield (Swiss Re policyholders only)
 - E&O Happens website (Swiss Re policyholders only)
 - Virtual Risk Consulting
- Agents Professional Liability Umbrella (E&O) Insurance
- Employment Practices Liability Insurance
- Group Employee Benefits (Dental, LTD, STD, and Term Life)
- Retirement Programs (401K Plans, IRA, SEP, etc.)
- Member Marketing Activity Center

Insurance Products for Your Customers

- Personal Umbrella Insurance
- In Home Business Insurance
- Flood Insurance
- Premium Finance Program
- Big I Markets Program
- Agent Secure Markets Program

Member Products & Services

- IIABA Best Practices
- Artizan Internet Services (CSR 24 & Service 911)
- Caliper Personality Profiles
- Education & Training (CE, Online Education Resources, & ACSR Program)
- Information Resources & Member Assistance
- Technical Advisories & Member Assistance
- Virtual University
- Catastrophe Planning Guide & Hurricane Information
- InsurBanc
- Business Resources (FedEx, Mines Press, Hertz car rental, Big I Store)
- SmartXpress Office Supplies



Insurance Products For Your Agency

Big I Agents Professional Liability: As member of your state association, you have access to the Big I Professional Liability program, the most respected and comprehensive program in the business offering a variety of insurance agent's E&O products that are hand-selected for their superior reputation and exceptional performance. With comprehensive rates and a long-term market, the Big I Professional Liability program is properly positioned to meet your professional needs, protecting the future of your agency.

E&O Happens: Big "I" members whose agency E&O insurance is written by Swiss Re through the Big "I" Professional Liability Program have access to an exclusive risk management web site. You will have access to E&O claims frequency data, real-life case studies and analysis, sample client letters, sample agency procedures, agency E&O self-assessments, podcasts on important E&O topics, and much more.

Virtual Risk Consulting: The Big "I" Virtual Risk Consultant (VRC) powered by Rough Notes is a web based sales and service resource designed to help your agency better serve your customers. The VRC improves agency staff's knowledge of client/prospect operations enabling them to better identify and cover client exposures, leading to increased sales. The VRC offers systemic steps that assist agency staff with: understanding the client's operation, identifying exposures, creating thorough customer proposals, and documenting customer files with signed coverage checklists. It is truly an affordable tool that will increase the professionalism of staff and help the agency grow while limiting exposure to E&O claims.

Big I Agents Professional Liability Umbrella: Swiss Re created an umbrella policy exclusively for Big I Member Agencies designed to meet the unique needs of independent insurance agents. The policy includes broad coverage over primary casualty lines, including E&O; limits available up to \$10 million over the underlying primary E&O policy and can be written over a variety of E&O carriers.

Employment Practices Liability Insurance: As a professional, you may feel confident about your abilities to handle personnel issues in your agency. It is vital to your organization to have a ready means of defense from an action initiated against you or someone in your agency. The action may be a groundless retaliatory act or one which the courts might find justifiable. This coverage is available by endorsement or as a standalone policy. Please contact Rhonda Martinez or Jamie Newchurch for more information.

Big I Retirement / Benefits: 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. They offer quality investments, state of the art administration and the support of your association as an advocate for your agency. Look to us also for Group Long Term Disability, Group Short Term Disability and Group Term Life Insurance.

Member Marketing Activity Center: is the new game-changing marketing tool for IIABA member agents. MMAC provides IIABA member agents with valuable marketing tools and services to help them grow their business in ways they may have never thought to ask for. MMAC helps agencies prepare for the sales opportunities that wait them by helping them implement a proactive marketing process and to manage it with discipline.



Insurance Products For Your Customers

Big I Personal Umbrella Program: through RLI Insurance Company stands atop your client's existing homeowner and auto insurance to provide an extra layer of personal liability protection. With RLI's PUP program, auto or home coverage can be maintained with any insurance company provided the mandatory minimum underlying coverage limits are met.

Big I In Home Business Insurance: through RLI Insurance Company endorsed by IIABA, responds to the needs of over 100 eligible business classes on an ISO BOP form. Premiums starting at \$150, competitive commissions, easy underwriting and a self-rating application should make this product an easy sell. More and more people are operating small, home-based businesses. RLI's Home Business Insurance offers them comprehensive coverage for business personal property (both on-premises and while temporarily off-premises), along with up to \$1,000,000 in business general liability protection. Loss of business income coverage and medical payments are also included.

Big I Flood Program: Big I Advantage operates as a managing general agency and agents participate as sub-producers for the Big I Flood Program. Selective Insurance Company is our provider for this NFIP Write-Your-Own program and they make writing flood insurance easy and profitable leaving the method of quoting up to the agent.

Big I Premium Finance Program: IIABL partnered with Imperial PFS to provide premium financing to your insureds. Imperial Credit offers local expertise and fast, responsive service to their customers and insureds.

Big I Markets: Exclusively available to Big I members, IIABA's online market access program features specialty/niche coverages, program business and hard-to-find markets. Unlike similar programs, there are no registration fees, no volume commitments and competitive commissions.

Agent Secure Markets Program: AgentSecure's service enables each agency with a set of online tools that will put you far ahead of your competition by providing multi-carrier quotes in a matter of minutes.



Member Products & Services

Best Practices: The Best Practices program provides member agents with meaningful performance benchmarks and business strategies that can be adapted to improve the performance of your agency, thus enhancing agency value.

Artizan Internet Services (CSR24 & Service 911): CSR24 is the only 24/7 Customer Care solution designed for the insurance industry which combines the Internet with telephone access so you can interact with your customers whichever way they want. Offering extended service hours and options is a competitive advantage for your agency - helping you retain valuable customers and secure new business! Service911 is your customer service resource in the event of emergencies. Hurricanes, floods, fires, snowstorms, earthquakes, power outages - there is no end to the potential disasters that could befall your business.

Caliper Personality Profiles: For over 30 years, Caliper has helped IABA members match people goals to business goals. Caliper is able to maximize your ability to achieve business results by delivering initiatives that help you to select, manage and develop people and understand the gaps between where you are and where you want to be.

Education: IABL conducts several conferences and numerous continuing education seminars throughout Louisiana to meet the continuing education and training needs of our member agents. An extensive on-line education library is also available for training in the agency.

Information Resources & Member Assistance: Please log on to www.iabl.com to check out all the information resources that are available to our members. Just to name a few is the IABL Agency Resource Guide, Legislative Report, and Insurance Industry Events Calendar. Remember that your IABL staff is here to serve you.

Technical Advisories & Member Assistance: Technical Advisories and other information services provided by IABL provide all of the latest information needed to run your agency. When you have questions or need help, IABL is there to assist you.

Virtual University:

Research Library: For those who seek a smarter way to research, the VU provides access to hundreds of insurance, business and technology articles written by volunteer faculty and other contributors. Technical insurance articles and white papers on issues affecting today's marketplace, often include links to full sample ISO forms. Resources in the VU are limitless.

Ask an Expert Service: Sometimes you need answers to questions that can't be found in the research library. To help with these "just in time" issues, we have assembled a faculty of leading experts from around the country. Big I Members can submit questions to our "Ask an Expert" service and a response is usually sent within 3-5 business days, but often sooner.

Online Courses: The VU offers a wide variety of online classes to enhance and expand insurance technical and business skills. Many designation programs are also available through the Virtual University.

Catastrophe Planning Guide & Hurricane Information: log on to www.iiabl.com to find information on company claim numbers, the agency catastrophe guide, emergency rules from the LA Department of Insurance and the link to the Hurricane Resource page on Virtual University.

InsurBanc: InsurBanc is an independent community bank founded by agents exclusively for agents. You can rely on InsurBanc for custom products designed to underwrite your success, like acquisition and perpetuation financing and cash management services perfectly suited to the way you do business.

Business Resources: Enjoy group discounts for a variety of services to assist in managing your agency. Caliper (employee testing) FedEx (express delivery) Mines Press (printing) Big I Store (logo wear) Hertz (car rental) Artizan Internet Services (Service 911, CSR 24).

SmartXpress Office Supplies: announced our new partnership with the office supply distributor in June of 2010. Browse their website to find office supplies, office furniture, technology consumables, ink, toner, paper, janitorial and cleaning products and office break room supplies.

For more information on any of the products and services, please contact Jamie Newchurch at (225) 819-8007 or jnewchurch@iiabl.com.