



**Independent Insurance  
Agents and Brokers of Arizona**

**GUIDE TO  
MEMBER  
BENEFITS**

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## Independent Insurance Agents and Brokers of America's Office Locations:

127 South Peyton Street – Alexandria, Virginia 22314  
Phone: (800) 221-7917 Web: [www.independentagent.com](http://www.independentagent.com)

20 F Street, NW Suite 300 – Washington, DC 20001  
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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 for over 79 years.

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 more than 400 agencies – representing over 4,500 agents 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. 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 Agent 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 100 years of insurance experience into an incredibly efficient staff of eight. Some have insurance careers spanning over forty years and in almost every aspect of the insurance industry. Your staff also has more than a half 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.

**Lanny L. Hair, CIC, ARM, AAI, RPLU**  
*Executive Vice President*  
Email: [info@iibaz.com](mailto:info@iibaz.com)

Lanny Hair has over 46 years of insurance experience, starting as a property appraiser for State Farm Insurance in 1969. He has covered the gamut of agency responsibilities, from principal and corporate officer to manager, account representative and salesperson.

In his years serving members of the IIBAZ, Lanny has personally run most of the areas he now oversees, including the Errors and Omissions program, for which he handled administration, underwriting, marketing, and loss prevention.

As Executive Vice President, one of Lanny's key responsibilities now is to monitor legislative affairs for the industry, and to research and develop a variety of member services. Still active in education, Lanny is on the National Faculty for the Society of Certified Insurance Counselors. He is a member of the Arizona License Exam Review Board and the Independent Insurance Agents and Brokers of America's State Government Affairs and Lobbyist Committees. He also served on IIBA's Small Agents Task Force. Lanny has been honored with numerous awards, including the Archie Mendelsohn Award, the Southern Arizona Chapter of CPCU's Lamp of Knowledge Award, the Independent Insurance Agents of Arizona's Outstanding Service Award, the Tri-City Plus Insurance Women Association's Associate of the Year Award, the 1998 outstanding service award from the Greater Phoenix Association of Independent Insurance Agents and awards from all the local associations affiliated with the IIBAZ.

**Joni R. Fairbrother, CIC, RPLU**  
*Errors and Omissions Administrator*  
*IAS Assistant Vice President*  
Email: [joni@iibaz.com](mailto:joni@iibaz.com)

Joni Fairbrother is the IIBAZ's "answer lady." With an over 39 year insurance career spanning customer service, producing, underwriting, and managing Errors and Omissions, she has a huge store of insurance knowledge, and what she doesn't know she can find out for you. Joni obtained her Property Casualty license in 1976, CIC in 1984, and her RPLU in 1997.

In addition to administering the association's E&O program, Joni is an instructor for the Licensing Plus class, the Errors and Omissions Claim Prevention Seminars, two of the segments of the Certified Insurance Service Representative (CISR) course, the Commercial Casualty Seminars and the Introduction to Insurance Seminars. She has also taught for the Society of Certified Insurance Counselors. Joni is a member of the Arizona Department of Transportation Insurance Advisory Committee and the Independent Insurance Agents of America Errors and Omissions Committee.

**Terri S. Edwards, CIC, CISR**  
*Assistant Vice President*  
*Director of Member Services*  
Email: [terri@iibaz.com](mailto:terri@iibaz.com)

Terri Edwards concentrates on the Association's administration, annual conventions, board meetings, and communications. Any inquiries about membership should be forwarded to Terri, as she directs Membership Services. She serves as the liaison to the Association's committees, handles InsurPac, AAPAC, the Association's website and internet access, and broadcast email systems. Terri also oversees the Accounting and Education Departments.

Before joining the Association in 1990, Terri gained experience in credit life and health insurance with Credit Guard Insurance in Houston, Texas, where she worked in a number of capacities, including claims adjuster, account administrator, and customer service representative.

Since joining the Association, Terri has obtained her Property and Casualty license, Life and Health

License, CIC and CISR Designations and is a Notary Public.

**Ray A. Garcia, CISR**  
*Education Coordinator*  
 Email: [ray@iiabaz.com](mailto:ray@iiabaz.com)

Ray coordinates all of the Insurance Training and Education Center courses, Licensing, Errors and Omissions Seminars, CISR Program, and CIC Program. In addition, Ray is the “front desk” person, greeting and assisting members along with publishing the *News & Views* newsletter. If he doesn't know the answer to your question, he will find out the information for you.

Ray currently holds a Property and Casualty license, Life and Health license, and the CISR designation.

Prior to joining the Association, Ray served as the Personnel Director for the leading security company in the Phoenix Metro area. He was once the Training Manager for Sales and Customer Service Reps for Gateway Computers in the greater San Francisco Bay Area. During his collegiate career, he was a disc jockey in the Contemporary Hit Radio format in San Jose, California. Ray enjoys the outdoor life, indie music, independent films, plays in various softball leagues, and is a huge major league baseball fan.

**Michael “Mike” E. Radcliffe, CISR**  
*Errors and Omissions Administrator*  
 Email: [mike@iiabaz.com](mailto:mike@iiabaz.com)

Mike assists in the administration in the Errors and Omissions Department. His usual duties include keeping track of renewal policies and sending out expiration notices, processing new and renewal applications, requesting endorsements, and processing financing contracts.

Mike is licensed in the following lines: Property, Casualty, Life, and Health.

Prior to joining the Association, Mike was a CSR for Liberty Mutual Insurance in Phoenix. He was a telecommunications manager for casino hotels in Las Vegas and Atlantic City, and was once a professional figure painter and scenery designer for a tabletop war gaming company in Baltimore, Maryland. Mike enjoys painting, has many arts and crafts hobbies, and is a portrait artist and movie trivia buff.

**Mona L. Enriquez**  
*Errors and Omissions Administrative Assistant*  
 Email: [mona@iiabaz.com](mailto:mona@iiabaz.com)

Mona assists in the administration in the Errors and Omissions Department. Her 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. She has three grown boys and a teenage daughter, loves family, music, gardening and hiking the Arizona trails!

**Kathleen “Kathy” M. Johnson**  
*Bookkeeper*  
 Email: [kathy@iiabaz.com](mailto:kathy@iiabaz.com)

Kathy Johnson joined the IIABAZ in early 2011 and handles all of the accounting work including membership 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 payments 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.

**John D. Hatton**  
*Education Assistant*  
 Email: [john@iiabaz.com](mailto:john@iiabaz.com)

John Hatton joined the IIABAZ in early 2015 and handles day to day operations in the Education Department, including data entry for education seminars, notebook production, and bulk mailings.

Prior to working with the Association, John worked as a CSR for Optum/United HealthGroup. Before that he worked in the Logistics and Warehousing industries. He worked at the largest package sort facility in the world for UPS in Louisville, KY dubbed “WorldPort”.

John moved to Arizona in July, 2014 from Kentucky, and has loved it since. He moved here to be closer to his mother, and further his education. He plays multiple musical instruments, and has a huge passion for music. He's also a sports fan.

# 2015 Volunteer Leadership

Officers, Directors, and Committee Chairs of the IIAAZ are volunteer Member agents who are elected or appointed and serve a one year term.

## Executive Committee

### President

James Mann

Horizon Insurance Group — Phoenix

### President Elect

John J. Vanyo

Vanyo Insurance Group, Inc. — Scottsdale

### Vice President

Deanna M. Chew, CPCU

Lovitt & Touchè, Inc. — Tempe

### Secretary/Treasurer

Jeffrey L. Dickerson, CIC

Glendale Insurance, LLC — Glendale

### State National Director

Mitch Childers

D.M. Lovitt Insurance Agency — Tucson

### Ex-Officio

Tom Scrivner

GBP Risk Solutions/Assured Partners — Gilbert

## Elected Directors

Bill Horton, CPCU, ARM, CIC

The Mahoney Group — Phoenix

Kevin Norton, CPCU

Desert View Insurance of Arizona LLC — Mesa

Brett Rustand, CIC

Crest Insurance Group — Tucson

Jackie Wanta, CIC, CPCU, ARM, CRIS

Lovitt & Touchè, Inc. — Tempe

## Appointed Directors

C. Scott Crabdree, CIC

Crabdree Ins. & Financial Services, Inc. - Payson

Bart Long, CIC

Nova Insurance Services - Tucson

Dave Mathews

Mountain West Agency Services, Inc. - Phoenix

Jeff Schmidt

Provident Insurance Group LLC - Scottsdale

Wayne Syrek, Jr.

The Adams Agency - Mesa Dave Mathews

## Committee Chairs

### AAPAC/InsurPac

James V. Farmer - Farmer Woods Group — Phoenix

Wayne Syrek, Jr. - The Adams Agency — Mesa

### Agency Markets

Tom Scrivner - GBP Risk Solutions/Assured Partners — Gilbert

### Automation & Technology

### Budget/Financial

Jeffrey L. Dickerson, CIC - Glendale Insurance, LLC — Glendale

### Consumer Public Relations

Beth Andrews - US Premium Finance — Phoenix

Elaine Logsdon

Matt Zollner, CIC - Central Insurance Companies — Phoenix

### Education

Jackie Wanta, CIC, CPCU, ARM - Lovitt & Touchè, Inc. — Tempe

### Grassroots/Legislative

Scott Crabdree, CIC - Crabdree Ins. & Financial Services — Payson

### IIR/ACORD/ISO/Forms

Jeanette C. Griswold - Crest Insurance Group — Scottsdale

### Insurance Trusted Choice Youth Golf

Joe Binsfeld, CIC - General Southwest Insurance Agency — Phoenix

### Leadership Development

Whitney Dickerson - Glendale Insurance, LLC — Glendale

Eric S. Hoelzen - Glendale Insurance, LLC — Glendale

### Long Range Planning/Past Presidents

Tom Scrivner - GBP Risk Solutions/Assured Partners — Gilbert

### Membership

David Mitchell, CIC - Ideal Insurance Agency, Inc. — Glendale

### Trusted Choice/CAP

Troy Jones - Jones-Wilson Insurance & Investments — Benson

### Wholesale/MGA

Konnie Keaschall-Kiser, CIC, ASLI - Burns & Wilcox Ltd. — Scottsdale



# Advocacy-Legislative & Regulatory

## State & Federal Legislative Representation

Through its aggressive lobbying efforts, IIBAZ and IIBA 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, IIBAZ and IIBA present powerful support for the interests of its members in the courts and at the Arizona Department of Insurance.

**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.

**Big I Day at the Capitol** Members get a chance to sit down to lunch with their individual state senators and representatives to discuss topics that directly impact them.

**Big I Legislative Conference & Convention** 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 13-15, 2016 at the Renaissance Downtown in Washington D.C. Register at: [www.iiba.net](http://www.iiba.net) under Events.

# Industry Information

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

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

**"The Arizona Big I Update"** IIBAZ'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** IIBAZ's annual in-depth summary of the current Legislative Session and how specific bills will impact the insurance industry.

**"IA Magazine" (Independent Agent)** IIBA'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.

**Websites** IIBAZ's [www.iibaz.com](http://www.iibaz.com) and IIBA's [www.iiba.net](http://www.iiba.net) offer visitors consumer guides, 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 this Free newsletter at [www.iiba.net/vu](http://www.iiba.net/vu)

**"Two for Tuesday"** The weekly publication for registered Big "I" Markets (BIM) members. 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.

# 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 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 fourteen markets - Standard/Preferred Carriers and Surplus Lines Companies. We have a policy for all types of needs.

## Swiss Re



For 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  
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)

Virtual Risk Consultant is powered by Rough Notes and 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.iiaba.net/VRC](http://www.iiaba.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.iiaba.net/EOhappens](http://www.iiaba.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).



# Education & Virtual University

## Education Programs

Professional education is critical to a successful and profitable career in the insurance industry. Every year, we offer IIABAZ 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.iabaz.com](http://www.iabaz.com) Education and then Calendar for schedules and registrations.

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

**P&C Licensing** This agent preparation course is designed for an overall introduction to P&C insurance and, at the same time, aid in the successful completion of the Arizona State Property and Casualty Licensing 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 IIABAZ Members. CE Approved.

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

**CIC and CISR Designations** The Certified Insurance Counselor Institutes 5 core courses plus the James K. Rubles and the Certified Insurance Service Representative 5 core 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 & Recorded Seminars** In-depth hot topics coverage webinars and recorded seminars are offered on the website along with "Coffee Breaks" which are very short one subject programs.

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

## Virtual University

IIABA's easily accessible website created, designed, and maintained solely for agents and brokers is set-up like an actual college campus to use as a powerful resource of information. FREE TO ALL MEMBERS.

**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 is divided into three subject areas: insurance, business, and technology. Employment Contracts and Producer Non-Compete Agreements are just a sample of what one can find in the Library.

**Webinars** A full library of upcoming hot insurance topic webinars such as the ACORD 24 & 25 pushback and previously presented sessions archived for viewing - check out the Webinar library for details.

**Online Education on Demand** This area of the University has been developed to provide quality online education to supplement and enhance traditional learning methods. Learning when you have available time and wherever you happen to be. We now have dozens of online CE, sales and service courses available. Along with free sample courses.

**Ask An Expert** If you have a question that isn't answered in the Research Library, 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 3-5 business days, and often much quicker.

**Student Lounge** Communicate with other agents and industry personnel from around the country.

**Critical Business Issues** White papers on issues affecting today's insurance marketplace, such as Certificates of Insurance Resource Section which has it's own full page on the Virtual University with sample letters, and webinars.

**Free Newsletter** The bi-weekly email "VUpoint" gives the subscribers access to articles and white papers.

# 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. Big I Markets focus on specialty and niche coverages, program business, and hard-to-find markets. 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. Please always check the availability of markets with your local MGAs before utilizing Big I Markets, as this program was not designed to replace MGAs important services.

### Arizona Product Availability

#### Commercial Lines:

- ◆ ACEC Business Insurance
- ◆ Alarm Contractors
- ◆ Apartment Pac
- ◆ Arborists Insurance Program
- ◆ Bonds
  - ◆ Bid
  - ◆ Contractor
  - ◆ Performance
  - ◆ Surety
  - ◆ Other
- ◆ Building Pac
- ◆ Business Pac
- ◆ Child Care Program
- ◆ Commercial Auto
- ◆ Commercial Builders' Risk
- ◆ Commercial Media Umbrella
- ◆ Commercial Property Umbrella
- ◆ Community Banks Business Insurance
- ◆ Condo Pac
- ◆ Contractors Pac
- ◆ Employers' Practices Liability
- ◆ Employers' Practices Liability - Wrap+
- ◆ Environmental Impairment - Pollution Coverage
- ◆ Event Cancellation - Expo Plus
- ◆ Event Liability
- ◆ Fidelity/Crime Liability
- ◆ Financial Advisors' E&O
- ◆ Flood Insurance
- ◆ Flood Insurance – Excess
- ◆ Garage Pac
- ◆ Habitational Markets
  - ◆ Apartments
  - ◆ Condo and Homeowners Associations
  - ◆ Vacant Property Program
- ◆ Highly Protected Risks
- ◆ Insurance Company Professional & Business Insurance
- ◆ Miscellaneous Professional Liability
- ◆ Motor Truck Cargo
- ◆ Non-Profit D&O Liability
- ◆ Office Pac
- ◆ Orthotics & Prosthetics Program
- ◆ Outdoor Markets
  - ◆ Dude Ranch
  - ◆ Guides & Outfitters
  - ◆ Rod & Gun Clubs
  - ◆ Fishing & Hunting Lodges & Plantations

- ◆ Proliability Program
- ◆ Real Estate E&O
- ◆ Recreational Vehicles
- ◆ Religious Pac
- ◆ Restaurant Casual Dining Pac
- ◆ Restaurant Fine Dining Pac
- ◆ Self Storage Program
- ◆ Septic Contractors Insurance Program
- ◆ Specialized Truck Equipment
- ◆ Specialty Pool & Spa
- ◆ Stand Alone Art & Valuable Articles
- ◆ Standard Lines Brokerage
- ◆ Store Pac
- ◆ Technology Consultants Professional Liability
- ◆ Technology Office Pac
- ◆ Vacant Commercial Property Program Admitted
- ◆ Workers' Compensation
- ◆ Wrap & Executive Liability - Private Companies

#### Personal Lines:

- ◆ Affluent Non-standard Homeowners
- ◆ Affluent Program
- ◆ At-Home Business
- ◆ Collector Car
- ◆ Coastal Homeowners
- ◆ Corporate/LLC Owned Homeowners
- ◆ Flood Insurance
  - ◆ Excess/NPC/CBRA
- ◆ Marine Insurance
  - ◆ Charter Boat
  - ◆ Mega Yacht
  - ◆ Performance Boat
  - ◆ Personal Water Craft
  - ◆ Small Boat Under 27ft
  - ◆ Yacht
- ◆ Non-standard Condos
- ◆ Non-standard Homeowners
- ◆ Non-standard Rental Dwellings
- ◆ Non-standard Renters
- ◆ Personal Builders' Risk
- ◆ Personal Umbrella Policy - A Rated Stand Alone
- ◆ Personal Umbrella Alternative Market
- ◆ Recreational Vehicles
- ◆ Seasonal Homeowners
- ◆ Stand Alone Valuable Articles & Fine Art
- ◆ Travel Insurance
- ◆ Unprotected Homeowners
- ◆ Unsupported Secondary Homeowners
- ◆ Vacant Dwelling Non-Standard
- ◆ Vacant Property Program (Admitted)

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)

## Eagle Agency

Eagle Agency is an independent agency operated by the Big "I." It is an exclusive personal lines benefit for Big "I" members. As an Eagle Agent you maximize independence by choosing either to be appointed to sub-produce policies or just simply submit personal lines business on the Big I Markets website for quote and issue as needed. For both options the Eagle Company Partners are the same: Travelers, MetLife Auto and Home, The Hartford and Progressive. If you choose appointment there is a minimum required two (2) new lines policies a month for each Company. If you are not sure the Agency can commit to two new line policies a month, choose Eagle Express. There is no minimum per month policy requirement with Eagle Express. There is a one time, non-refundable fee of \$100.

Who should apply for Eagle? Anyone with prior insurance industry experience as an independent agent, captive agent, direct writer, company underwriter or personnel or claims representative. If you are thinking about becoming an independent agent or are an agent relatively newly in business, Eagle Agency can be an especially good fit for you. To access Eagle Agency, log onto Big "I" Markets (or sign up for Big I Markets) at [www.bigimarkets.com](http://www.bigimarkets.com) and select Eagle Agency from the offline products menu. You will be instructed on how to proceed from there. If you have any questions, please contact IABA at (800) 221-7917.

## 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) under Member Products and Services, then Insurance Coverage for Your Clients to begin marketing and selling this product. Stop sending this business to your competitors. Online demonstration available. Questions? Contact International Insurance Group, Inc. at (888) 467-4639.

## Flood Insurance

Individual attention, education, guidance, and timely response is offered to Big I Members by Big I Flood. Access is provided in, above, and outside of the NFIP! Write flood insurance with free rating software, online processing and inquiry, free flood-

zone determinations, and tiered commissions up to 20.5%. Contact Big I Flood Program Manager Linda Mackey at [linda.mackey@iaba.net](mailto:linda.mackey@iaba.net) or (800) 221-7917 to get started.

## 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 from \$1 million 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.

Anderson & Murison uses A rated National Casualty as its carrier and provides limits of liability ranging from \$1 million to \$10 million with broad underwriting guidelines. Personal umbrella policies are written on admitted paper, designed to meet the diverse needs of your clients.

Contact the IABAZ's Umbrella Administrator April Shrewsbury at [april.shrewsbury@iaba.net](mailto:april.shrewsbury@iaba.net) or (800) 221-7917 to get started.

## RLI In-Home Business

Members gain access to the RLI In-Home Business Owners policy designed to provide protection for small businesses run out of your clients home. Most homeowners policies do not provide coverage for liability arising from business operations run from the home. The RLI BOP offers liability limits up to \$1 million, Business property coverage up to \$100,000, satisfies most event or show liability requirements, and offers additional coverages for money and securities, electronic data processing and loss of income. Premiums start as low as \$150 annual. Contact April Shrewsbury at (800) 221-7917 or [april.shrewsbury@iaba.net](mailto:april.shrewsbury@iaba.net) to get started.

## 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" and select "Crump."

# Marketing for Members



The Trusted Choice®

## Big I Logo

The Big I Logo is one of the most trusted and respected symbols in the insurance industry.

The Big I Logo is a registered trademark, available exclusively for the use of IIBA Members. As a

Member of IIBAZ you have discretionary use of this logo on stationary, advertising materials, signs, business cards, websites, and various other products.

Examples of products that can be ordered with the Big I Logo include apparel, golf balls, golf drivers, umbrellas, mouse pads, accident camera kits, and many other items that can be used by your agency. The cost of all purchases is based on the merchandise ordered. At the Mines Press you can even get products with your agency logo alongside the nationally recognized brand. Mines Press' phone number is (800) 447-6788 or you may go to their website at [www.minespress.com](http://www.minespress.com). You may also go to [www.apisource.com](http://www.apisource.com) for customized items.



Independent Insurance Agent

## Trusted Choice

Trusted Choice is a national consumer marketing brand uniting more than 10,000 independent agencies and over 75 insurance companies nationwide. Trusted Choice helps

consumers learn about the benefits of using an independent insurance agent or broker. The brand communicates to consumers that Trusted Choice agencies are the smart way to fulfill their insurance and financial service needs. Trusted Choice promotes independent insurance agents with nationally run print, television, and radio advertising. As well as providing leads to its agency members.

Trusted Choice membership is included for all IIBAZ Members as part of their IIBAZ dues. To participate, the agency principal must sign the Trusted Choice licensing agreement and pledge. Details for Trusted Choice are located at [www.trustedchoice.com](http://www.trustedchoice.com) for the consumers view and for agency information go to [www.trustedchoice.com/agents](http://www.trustedchoice.com/agents).

## TrustedChoice.com

TrustedChoice.com is a helpful resource and launchpad for progressive independent agents that are ready to leverage the power of the internet to connect with new consumers and help their agencies grow. Sign up for the Advantage Subscription today and start connecting with consumers in a whole new way.

Personal Lines Subscription - You'll show up at the top of a consumer search and receive exclusive leads. You'll also be able to personalize your expanded agency profile to and inform and entice consumers with a great positioning statement and links to your social media accounts. Consumers can also receive a non-binding home or auto quote and select your agency to follow up with them to get a more accurate estimate of their needs. \$49 a month

Commercial Lines Subscription - Not only will you show up at the top of a business' search, you get to pick the size business you want to write as well as the industries (NAICS codes) you wish to work with. That is all in addition to the detailed profile you can customize with your logo, contact information, positioning statement, agency services, types of insurance, carriers represented and social media links! \$79 a month

Bundle Subscription - Bundle both the Personal and Commercial Lines Advantage subscription to receive an expanded profile, enhanced positioning, unlimited NAICS codes and other key benefits – all rolled into one subscription of just \$98 a month.

## Digital Marketing Services

To serve your agency's needs TrustedChoice.com has created partnerships with several approved vendors to help lead your digital strategy and strengthen your online presence. Let them help you find the perfect partner to help you with creating a new company website, updating your agency site, marketing yourself effectively, managing and optimizing your social media accounts or other online presences, and much more. Go to: <http://agents.trustedchoice.com/what-we-offer/digital-marketing-services/>

## AgencyNation.com

Free resource website loaded with articles, podcasts, and in-depth information on insurance sales, marketing, and automation. Sign up for the free emailed 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 employee 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. Group Medical, HMOs, Major Medical, Group Life, Dental, Vision, Short and Long-Term Disability, Accidental Death and Dismemberment, and Medicare Supplement programs are all available through Kelsey National Corporation.

Kelsey National brings members Group Life and Health 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/iaa](http://www.kelsey.com/iaa) or contact Jason Jenkins at (800) 366-5656.

## Benefits with IIABA

Let us help you provide the best benefits for your employees. The IIABA sponsored employee benefits are underwritten through the Guardian Life Insurance Company of America, a multi-line insurance company with many years of experience.

**Short Term Disability Program** Available to employees actively at work for 30 hours a week or more and offers Up to \$500 in weekly benefits with no pre-existing conditions imposed. Includes Maternity coverage. Choose between Benefit Durations of 13 weeks or 26 weeks. Guaranteed Issue (with specific requirements being met).

**Long Term Disability Program** Available to employees actively at work for 30 hours a week or more and offers up to \$10,000 in monthly benefits. Waiver of premium available and Residual disability benefits. 2 levels of plans available: 60% of earnings and 66 2/3% of earnings. Guaranteed Issue (with specific requirements being met).

**Life Insurance Program** Available to employees actively at work for 20 or more hours per week with Guaranteed Issue up to \$100,000 (with specific requirements being met). Employer chooses coverages ranging from \$10,000 to \$100,000 in \$5,000 increments. Optional Life Insurance is available (additional requirements must be met). Conversion Privileges and Waiver of premium available

**Dental Program** Available to groups of 2 or more and offers a choice in selecting providers with In and Out of Network Options. Comprehensive coverage is available for Preventative Services. Benefits include basic services, major services, and orthodontia.

Let us give you a no hassle quote for all of your employee benefits needs. Call Christine Muñoz today at 800-848-4401 to get the quote process started.

## 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 offer quality investments with state of the art administration. **We've worked with more than 1,000 agencies** to help them achieve their retirement goals. Our advisers provide consultation on existing and new plans alike at no cost or obligation. We consider you a member first, and a client second. **Whether we're building a new plan for your agency** from the ground up or simply rolling over your existing plan in order to save you money with our low administrative fees, we strive to make your experience with us pleasant, professional, and hassle-free. **Whether your goal is to maximize owners' contributions, lower your agency's tax burden, or retain key employees**, our retirement professionals can tailor and customize a plan to fit your needs.

### Plans for Agencies:

Safe Harbor 401(k)	Regular 401(k)
SIMPLE 401(k)	Simple IRA
SEP	Profit Sharing Plans
Money Purchase Plans	

### Plans for Individuals:

Regular IRA	Roth IRA
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To get started and for more detailed information go to: [www.independentagent.com/retirement](http://www.independentagent.com/retirement).

# Business Resources

**Annual Convention & Tradeshow** The IIABAZ holds an annual convention and golf tournament for its members and is a long-standing tradition with over 80 years of history. The convention allows members to meet, mingle, and network in a collegiate atmosphere and offers hot topic speakers and outstanding educational programs. The mega tradeshow with top professional and industry vendors offer the latest products and services on the market. **IIABAZ's 82nd Annual Convention will be on held on August 10-12, 2016 at the Arizona Biltmore in Phoenix, Arizona with the Free Tradeshow on Thursday, August 11th from 2-7 pm. The Golf Tournament will be held on Friday, August 12th at the Arizona Biltmore's Adobe Golf Club—the Links Course.**

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

**Agents Council for Technology (ACT)** ACT is committed to providing agents and the industry with practical information and tools to help them use technology more effectively and to become more productive. Now ACT has made it a lot easier for agents to access this information by giving its Web site a major facelift. Whether you are looking for the latest on Real Time, Commercial Lines Download, "going paperless," agency security, or agency Web sites, you will find Quick Links to multiple articles and reports on these subjects and more. Check it out at [www.independentagent.com/act](http://www.independentagent.com/act).

**Legal Hotline** Free legal advice from an attorney who specializes in representing Arizona insurance agents and brokers is available to IIABAZ Members for FREE. 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.

**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. To access go to [www.iiaba.net](http://www.iiaba.net) under Member Resources and then Best Practices.

**DocuSign** IIABA Members can receive exclusive discounted pricing for this e-signature solution at [www.docusign.com/iiaba](http://www.docusign.com/iiaba).

**InsurBanc** 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. Go to [www.insurbanc.com](http://www.insurbanc.com).

**Arizona Federal Credit Union** IIABAZ Members have access to Arizona Federal which is among the leading credit unions in the nation. Arizona Federal is **dedicated to effectively serving its members'** financial needs through a professional staff, sound economic principles and a full range of financial services. Go to [www.azfcu.org](http://www.azfcu.org).

**Agility Recovery** Agility works with over 1,000 insurance agencies helping them be prepared to get back in business after a disaster. Contact Agility at [www2.agilityrecovery.com](http://www2.agilityrecovery.com) for disaster preparedness services like remote location or "hot site" or their Agility ReadySuite mobile replacement office capability.

**The Omnia Profile** IIABAZ Members can get discounted Omnia Profiles. A quick, easy, inexpensive and independently validated employee selection tool that identifies job candidates who are most compatible with the job and your workplace, helping cut costly turnover by helping you "hire the right person the first time." Go to [www.omniagroup.net](http://www.omniagroup.net).

**Caliper** IIABA Members receive exclusive discount pricing on the premier personality testing product in the industry. Let Caliper tell you what you need to know before you hire. A test and comprehensive consultation is just \$245. Go to [www.iiaba.net](http://www.iiaba.net) under Products and then Caliper.

**UPS Discount** IIABA members can save up to 34% on UPS shipping services. For more information or to enroll in this program, please call 1-800-MEMBERS (800-636-2377, 8 a.m.–6 p.m. EST, M-F) or go to [www.1800members.com/iiaba](http://www.1800members.com/iiaba).

**Hertz** IIABA Members enjoy special savings and upgrades on car rentals from Hertz. Request your Corporate Discount Number (CDP#) from Brett Sutch at [brett.sutch@iiaba.net](mailto:brett.sutch@iiaba.net) to get started.

**Mines Press** IIABA Members can get calendars, business cards, stationary, and promotional gifts with the Trusted Choice at [www.minespress.com](http://www.minespress.com).



# Thank you for your Membership!

## CONTACT INFORMATION

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