

# Are you taking advantage of your membership?



## Big "I" Professional Liability

[www.independentagent.com/EO](http://www.independentagent.com/EO)

As a 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.

## Big "I" Markets

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

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 minimums, and you own your expirations. In many states, additional markets are available through Big "I" Eagle Agency.

## Big "I" Flood

[www.independentagent.com/Flood](http://www.independentagent.com/Flood)

Big "I" endorsed Selective Insurance has been a Write Your Own carrier (WYO) for the National Flood Insurance Program (NFIP) since 1984 and is one of the top 10 writers of NFIP policies. Selective makes writing flood insurance easy through quality customer service and superior technology. Together, Big "I" Flood and Selective's relationship helps deliver members an unparalleled flood program by offering state-of-the-art processing, dedicated underwriters (not a TPA call center) and localized flood Territory Managers providing you with the knowledge and expertise needed to effectively speak flood.

## Big "I" Retirement

[www.independentagent.com/Retirement](http://www.independentagent.com/Retirement)

Big "I" Retirement Services, LLC has partnered with national firms to provide a unique member-only plan that simplifies the plan sponsor's administrative responsibilities while limiting your fiduciary exposure. The Big "I" MEP 401(k) Plan is sponsored by Big "I" Retirement Services, LLC. It 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. By partnering with Mesirow Financial, 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" Employee Benefits

[www.independentagent.com/EmployeeBenefits](http://www.independentagent.com/EmployeeBenefits)

The Big "I" Employee Benefits program provides full service group benefits for our member agents. 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. Offering Group Life, Group Short- and Long-Term Disability, Group Dental and Group Vision, the program offers varying lines of coverage options to meet the diverse needs of our members and also provides guaranteed issue with certain requirements being met. Whether you are a new member or an existing one, we quote and add coverage on a continuous basis.

## Big "I" Personal Umbrella

[www.independentagent.com/RLI](http://www.independentagent.com/RLI)

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. With RLI's PUP program, the insured can maintain their auto or home coverage with any company they choose, provided they agree to maintain the mandatory minimum underlying coverage limits. Limits up to \$5 million (\$1M in NM) and UM/UIM coverage available.

## Big "I" Home Business

[www.independentagent.com/HomeBusiness](http://www.independentagent.com/HomeBusiness)

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. Partner with us to offer this important coverage to your clients.

## Big "I" Business Resources

[www.independentagent.com/BusinessResources](http://www.independentagent.com/BusinessResources)

Enjoy member discounts for a variety of services to assist in managing your agency. Caliper (personality testing and human resource consulting); DocuSign (eSignature); UPS (express delivery); Mines Press (printing); Rough Notes Advantage-Plus (agency checklists and sales tools); Hertz (rental car service); Insure Response (call answering service) and more. Members are also encouraged to connect with Insurbanc, the FDIC insured bank founded by agents for agents. Visit [www.insurbanc.com](http://www.insurbanc.com).

[www.independentagent.com/Advantage](http://www.independentagent.com/Advantage)

