Top 12 Agency Benefits:

The Virginia Independent Insurance Agents is a member of the IIABA commonly referred to as the Big "1". The Big "1" is an association of all 50 state associations and DC, whose members are independent insurance agents. Our mission is to provide our members a sustainable competitive advantage through education, resources, and legislative advocacy.

Top reasons agencies join:

- 1. Trusted Choice® is the Big "I" branding to differentiate independent insurance agents from captive and direct writers. Independent agents provide consumers and businesses customization (of policies) choice (of products and carriers) and advocacy (in event of a dispute with the carrier).
 - A) Provide support to help agencies market themselves (Trusted Choice®.org)
 - B) Better positions independent agencies when consumers and businesses digitally search for insurance (Trusted Choice®.com)

<u>Trustedchoice.org</u> - to help agencies brand and market themselves. They have an abundance of resources available at no charge-graphic designer, ad customization, social media evaluation (website, Facebook, etc.) social media posts, and more. Plus, co-op marketing program for utilizing the Trusted Choice® logo.

Trustedchoice.com-website where people search for insurance. Member-find an agent. Advantage-better position for SEO.

2. Virtual University-Online insurance catalog (Virtual Risk Consultant)

Research library —16,000 pages of content and articles on things related to insurance such as coverage analysis, sample forms, court cases, white papers and research centers. Covers all aspects of an insurance agy management - ranging from agency management (how do I place a valuation on my agency) to insurance (are resident adult children covered as an insured driver) to industry (need example). Also includes Technical Bulletins.

Ask the expert —A service where members submit questions to a group of 50 industry experts on coverage interpretation/issues/situations/general inquiries they encounter. Answers are returned in a matter of a few days and typically include perspectives from consultants, carrier staff, agents specializing in a pertinent area of insurance.

3. Insurance Products for you and your clients:

Agency E&O and Oyber(Coalition Cyber Protection)
RLI - Market Access (Personal Lines -both standard and affluent.

- 4. Networking Events and Conventions Provide a forum for agents to meet carrier representatives, get-to-know other agencies and to learn from industry leaders (Annual convention and Young Agents Conference).
- 5. Largest provider of insurance education in the state. From pre-licensing, CE credits and designation programs and a resident Technical Advisor.
- Need an Agent/ Find a market Offer a portal for consumers to request assistance in finding an agent for various insurance needs as well as a portal for agents to request assistance in finding coverage for a difficult class of business.
- 7. Agency Management services- consulting and operational/procedure manual and EPLI resources. Affinity HR/Moberg Group- offers E&O Loss Control and Risk and Management Review. (Education/My Agency campus)
- 8. New hire toolkit- (provided through Ideal Traits) Compete support for new hiring, training, and compensating new employees (New Hire Tool Kit). Offers caliper testing, form letters, etc
- Agency Perpetuation- Website has information on all aspects of future agency planning. From
 Mergers / Acquisitions (buy/sell) as well as determining agency valuation. Also has ability to post a list to
 buy or sell an agency.
- 10. Members receive access to all ACORD forms at no cost to the agency.
- 11. Being a member of the premiere insurance agency trade association demonstrates your commitment to the industry. The association represents your interests on legislative issues. Most agencies do not have the luxury of their own lobbyist advocating on their behalf. Your membership also supports our "Make a Wish" campaign and our Veterans' Prelicensing program and Invest.
- 12. Membership fees are 80% tax deductible as a necessary business expense.