

Programs & Perspectives: A National Overview



The Big "I" Has Your Back



Key Objectives & Member Resources

1. Advocacy
2. Market Access
3. Technology
4. Agency Development

*****All programs support one or more of these objectives.*****



Advocacy/Govt Affairs

- The industry's most powerful and respected advocate in federal government affairs.
- Big "I" team recognized annually by The Hill newspaper as "Top Lobbyists" in DC.
- Support for state government affairs in state capitals and representing independent agents with NAIC and NCOIL.
- Advocacy with carriers, regulators, critical vendors, ISO, ACORD and others.



Top Federal Govt Affairs Issues

- Address legal system abuse.
- Continue advocacy for favorable tax policies.
- Support federal efforts to address market dysfunction from natural disaster risk including wind, water & wildfire.
- Advocacy on federal insurance programs including NFIP, FCIP, TRIA, etc.

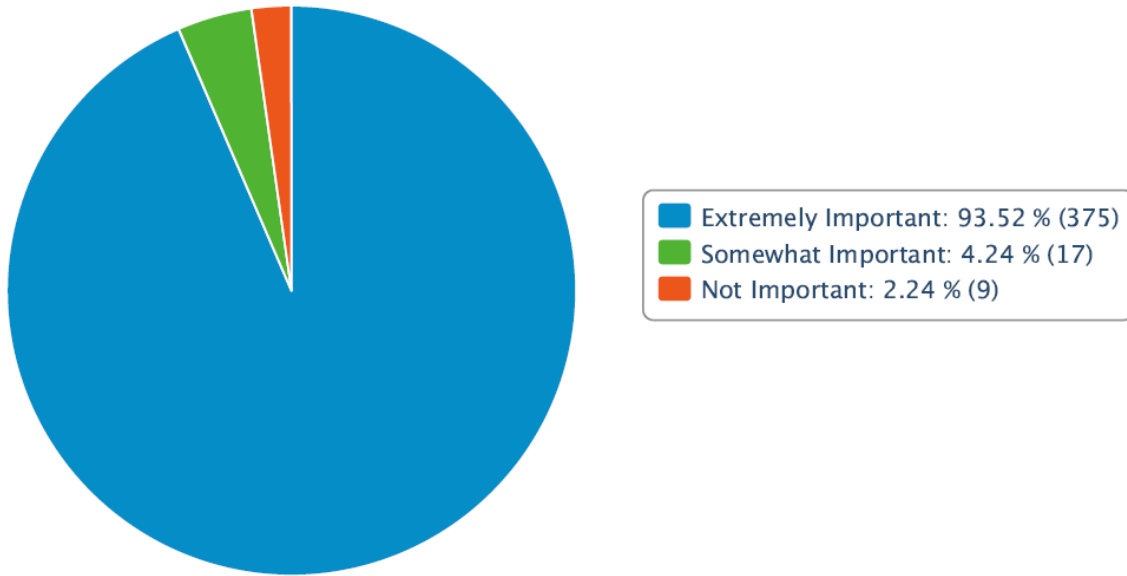


Tax Reform: A Big Win for Big “I” Agencies

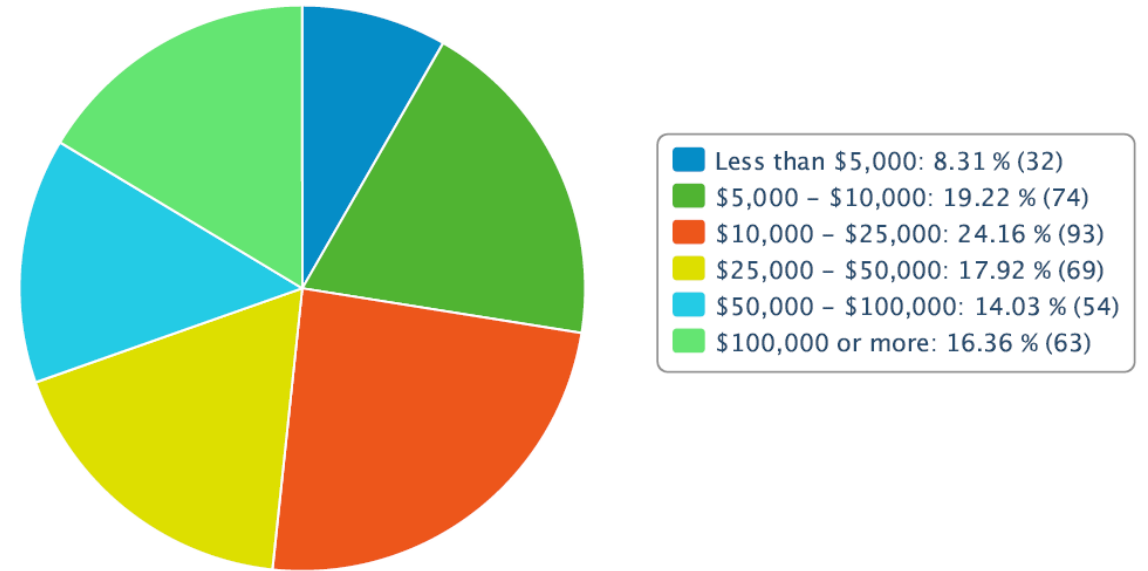
- 86% of Big “I” members are organized as pass-through entities. *
- Individual rates remain in place with a top tax bracket of 37% while modifying the inflation adjustment for various tax brackets.
- The 20% deduction (Section 199A) for pass-throughs was made permanent.
 - In 2018, the Big “I” worked to make sure IAs were not considered “specified services” and therefore able to take full advantage of this provision.
- No changes to the U.S. corporate rate of 21%, which 2025 tax reform legislation made permanent.

2025 Big "I" National Member Survey

As a pass-through entity, how important was making the 199A 20% deduction permanent?



Please estimate what your agency saves annually from the 199A 20% deduction.





Tax Reform: A Big Win for Big “I” State Associations

- The House tax package originally included language to subject tax-exempt organizations’ royalty income to the unrelated business income tax (UBIT) – 21%.
- The Big “I” led coalition efforts on this issue and successfully worked with the Ways & Means Chair and House Republican leadership to remove that entire section of the bill.
- According to 2023 990 disclosures and information states provided, subjecting royalty income to UBIT would have cost Big “I” state associations **approximately \$2 million annually.**

Legal System Abuse

- Abuse of the legal system is a significant problem, adding considerable costs to the insurance system that are passed along to consumers' p&c insurance.
- Third-Party Litigation Funding (TPLF) is a growing multibillion-dollar industry with sophisticated domestic and foreign investors threatening the integrity of the U.S. court system, while enjoying favorable U.S. tax treatment. The Big "I" supports legislation to crack down on foreign funders and require disclosure of TPLF agreements and payments in civil lawsuits.
- In 2023, there was an estimated \$17 billion in global TPLF assets with half of it deployed in the U.S. That is expected to grow to \$31 billion in U.S. by 2028.
- In many cases, third-party litigation funders pay a more favorable tax rate on their share of a court award than the actual injured plaintiff. This perversely incentivizes foreign investment in more U.S. litigation. The Big "I" supports the **Tackling Predatory Litigation Funding Act (H.R. 3512/S. 1821)**, which would close this tax loophole that foreign and domestic TPLF investors have exploited by taxing TPLF proceeds at a 40.8% rate.

Natural Disaster Risk Efforts

- Natural disasters are becoming more frequent and more severe, straining the p&c insurance markets. Without effective mitigation, insurers face rising claim costs, homeowners struggle with skyrocketing premiums or lack of coverage, and the federal government is forced to step in with costly disaster relief programs.
- The Big "I" supports pre-disaster mitigation efforts, including the **Fix Our Forests Act (S. 1462/H.R. 471)**, the **Disaster Resiliency and Coverage Act of 2025 (H.R. 1105)**, and the **Disaster Mitigation and Tax Parity Act of 2025 (S. 336/H.R. 1849)**.
- In January 2025, the Big "I" formed the Wildfire Subcommittee, which meets regularly to discuss public policy at the state and federal level.
- The Big "I" is working with a coalition of insurers, realtors, home builders and other stakeholders to advocate for disaster mitigation legislation.

Federal Insurance Programs

- **National Flood Insurance Program (NFIP):** Reauthorization of the NFIP is aligned with federal funding and is always in danger when there is discussion of a federal government shut down. While the Big "I" supports modernizing the program to increase take up rates, it must work hard to make sure the program does not lapse. The Big "I" also opposes any policies that would harm the Write-Your-Own (WYO) Program or undermine the valuable role that agents play in the sale and servicing of flood insurance.
- **Federal Crop Insurance Program (FCIP):** Congress is working to pass a new 5-year bill that is expected to top \$1.5 trillion with crop insurance accounting for approximately \$100 billion, the second largest funding allocation. The Big "I" is working to protect the FCIP and agent compensation from any cuts.
- The Big "I" supports legislation to eliminate the **Federal Insurance Office (FIO)**, which has shown questionable value to consumers since its creation.
- The **Terrorism Risk Insurance Act (TRIA)**, initially created as a temporary 3-year federal program after 9/11, allows the federal government to share monetary losses with insurers following a terrorist attack. It has been renewed 4 times and is currently set to expire on December 31, 2027.

Insurance Campaign Institute

- Placing more insurance professionals in elected office is critical to shape public opinion and enact sound public policy.
- Objective: Recruit, train and equip industry professionals with the knowledge to run and win campaigns for elected office.
- A "boot camp" training program conducted over one full day, covering topics such as campaign organization, fundraising, polling, grassroots mobilization, messaging, and putting the insurance community to work for you.
- Funded with sponsorship money with the only cost to participants being transportation to/from DC.
- Institute will be conducted yearly with the inaugural program taking place before (4/20-4/21) the 2026 Big "I" Legislative Conference.

State Gov't Affairs Issues

Efforts to Reduce Insurance Costs

- Legal abuse reform. Major reform legislation passed in Georgia in April 2025.
- Promoting mitigation and building codes
- Antifraud efforts (e.g., addressing storm chasers)
- Enhanced oversight of public adjusters

Other State Government Affairs Issues

- Data privacy and security
- Regulation of noncompete and similar agreements
- Agent ownership rights, contract cancellation rights, standards of care, etc.
- Licensing reform and simplification
- Underwriting, rating, and increased scrutiny of models and certain factors
- Regulatory issues related to technology and innovation
- Use of certificates of insurance



InsurPac

One of the largest and most recognized PACs on Capitol Hill.

In the 2024 U.S. election, InsurPac disbursed over **\$2.5 million** to a total of 278 federal campaigns and had a **96% victory rate**.

Raised more than **\$1.3 million** in 2025.

Let's grow InsurPac!

If each agency gives \$100 = \$1.6 million/yr.

If each agency gives \$250 = \$4.1 million/yr.

insurpac.com

BIG ®

InsurPac in [specific state]

- Ranks **xxth** in total raised and **xxth** in \$\$/agency
- **2025 Major Donors:**
 - **Platinum Club** (\$2500-\$4999): xxxx, xxxxxx
 - **Centennial Club** (\$1000-\$2499):xxxx, xxxxxxxxxx

	InsurPac \$\$	\$\$ Per Agency	# Donors
2023	\$\$xxxxx	\$xxxxx	xx
2024	\$xxxxx	\$xxx	xx
2025	\$xxxxx	\$xxxx	xx

Big "I" in Congress

- U.S. Rep. Ashley Hinson (IA-02) running for U.S. Senate.
- Ashley has largely cleared the primary field and received endorsements from the President, Senate leadership and many prominent officials in the state.
- If we can get her across the finish line, she will immediately become one of the most knowledgeable Senators on insurance issues, as a member of an independent agency family.



We want to show Ashley how much support she has from the independent agent community, and we are fundraising on her behalf. We hope you'll consider joining us with a contribution of any amount:

<https://secure.anedot.com/ashley-for-iowa/bigI>

2026 Legislative Conference



- Approximately 1,000 attendees – agents, brokers, company executives, association staff and industry partners will join the Big “I” in Washington, DC.
- Save the date: 2026 Big “I” Legislative Conference is **April 22-24.**



Industry Advocacy

- **Carrier Meetings & Coalitions:** Big "I" is key leader and participant in carrier meetings and advocacy coalitions on legal system abuse and other top insurance issues.
- **Advocacy Forums:** Big "I" leaders represent IA voice in various industry speeches, panels, webinars and podcasts on legal system abuse and other market issues and challenges.
- **Agency Universe Study:** The renowned biennial study (Fall 2026) will include agency channel insights, information and analysis.
- Annual IA **Market Share Report** (July 2026)
- Annual **Best Practices Study** of top performing agencies (Fall 2026)



Other Programs & Benefits



Big "I" Alliance

- Best-in-class market access for agency members
- Replaces and expands upon Big "I" Markets
- Provides start-ups and smaller agencies market access to top national carriers, helping agencies work their way up to rewarding appointments
- Agencies that can obtain acceptance by carriers under master codes
- Direct access to carrier systems/reasonable volume requirements
- Expanding with new carriers and increased commissions ... and attracting new Big "I" members
- 3 tiers for participation with placements and appointments options



BLUE

Placement Center,
Formerly Big "I" Markets

LEARN MORE

 Placement center




BLUE PLUS

Vendor
Discounts

LEARN MORE

 Placement center


 Exclusive vendor discounts




GOLD


Strategic Carrier Alignment,
Contract Required

LEARN MORE

 Placement center

 Exclusive vendor discounts

 Strategic carrier alignments

 Contract required

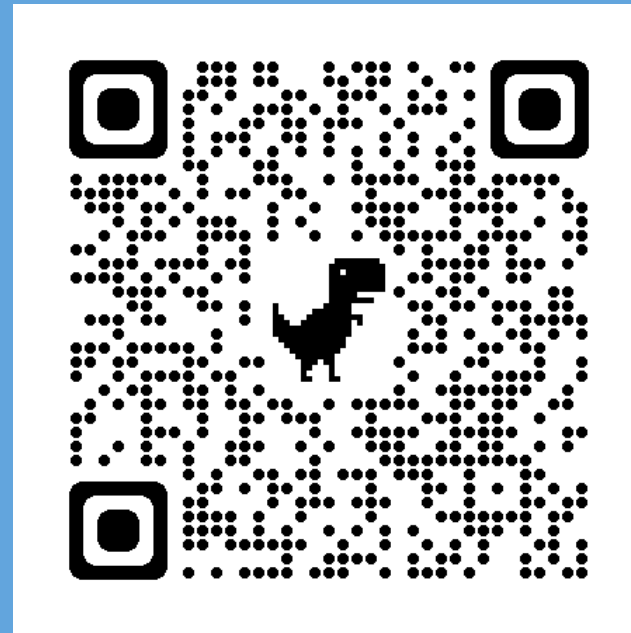
Trusted Choice®

- Marketing-in-a-box resources for YOUR agency.
- **Legal System Abuse Toolkit:** Nuts-and-bolts guide to navigating legal system challenges and educating customers. With videos, a new consumer survey and other resources!
- **AI Toolkit:** Guidance on how and where agencies can use AI for marketing, SEO and more.
- **Social Media Content:** Ready-to-use content for independent agents and additional scheduling through Social Jazz.
- **Digital Performance Hub:** Free custom agency dashboards to track website analytics.
- **Marketing Reimbursement Program:** Offsets the cost of marketing activities—up to \$1000.
- **Expanded Hard Market Toolkit:** More than 10,000 downloads!
- **Insurance Explained** video series: Insurance primers to share with customers.



Trusted Choice®

**Access ALL marketing-in-a-box resources at
trustedchoice.independentagent.com**





E&O

- Your source for the best E&O available to independent agencies
- Partner: Swiss Re Corporate Solutions
- Manage E&O and cyber ops for 18 states
- Education. Claim prevention. News and trends.
- independentagent.com/eo-guardian/

Virtual University

- The most-valued Big "I" resource & research library for many agency principals, producers and CSRs.
- Learning modules on various personal & commercial lines issues.
- M&A Handbook: Avoiding E&O pitfalls with M&As.
- **Ask An Expert:** THE "go-to" for the toughest coverage questions. Updates and enhancements coming soon!
- Popular Big "I"/Swiss Re webinars on E&O/agency mgmt issues.
- *Insurance Illustrated* newsletter: newly designed, easy-to-read articles, checklists and agency mgmt tips.
- independentagent.com/learn/

ACT

- Agents Council for Technology (ACT) **unites the IA channel**, bringing together carriers, MGAs, tech providers, and agents to elevate the collective voice and drive meaningful conversations around technology adoption and evolution.
- **NEW AI Resource Hub** on independentagent.com. Your guide to your agency's AI journey.
- **Leads industry conversations** to deliver insights and resources via education, webinars and workgroups.
- **Advocates** and represents IA voice in tech development and implementation.
- **Builds strategic partnerships**, seeking collaborations that deliver real value to members.
- independentagent.com/technology/



Young Agents

- **Engage. Educate. Elevate.** State and national networking and training opportunities.
- Dynamic, growing program. Big "I" young agents' community has more than **doubled** in the last year.
- YALI (Young Agents Leadership Institute) every fall.
- Mentorship program with FREE downloadable guide.
- Lead national annual GIVE Movement, donating time and resources to charities and communities across the US.
- independentagent.com/young-agents/



Invest

- National program that encourages insurance careers with a focus on independent agents.
- Develops **high school and community college curricula** and free online resources for teachers and volunteers.
- Provides **academic and licensing scholarships**.
- **Partners with other programs** including DECA ... a national student leadership and entrepreneurial program.
- **Supported by its own Board of Directors** comprised of a variety of industry and community leaders.
- investprogram.org

BIG i®



Diversity

- Leading the way in diversity & inclusion with agents.
- Inclusive Agency Training Series—4 online modules designed especially for independent agencies on developing D&I business strategies for competitive advantage.
- Partnering with Hiring Our Heroes to bring military vets into the insurance industry and provide training & licensing.
- Inclusion in Action quarterly e-newsletter. States opt in for members.
- independentagent.com/diversity/



Big “I” Hires

- The industry-leading hiring platform with recruitment, retention and HR resources in one location.
- Users can post jobs and receive candidates.
- Access to candidate assessments.
- Hire the best fit ... and manage it all online.
(350,000+ candidates delivered, 2000 self-reported hires!)
- LATEST ENHANCEMENTS: 1-way video interviewing, SMS candidate texting, AI job builder or templates to create postings.
- bigihires.com

BIG 



Best Practices Program

- Test. Measure. Manage.
- Real-life benchmarking and formulas for agencies of all sizes.
- Annual study of Best Practices Agencies with Reagan Consulting. Learn from the nation's top performers. Newest Best Practices Agencies announced summer 2025! National Symposium held in January 2026.
- Webinars, online resources, worksheets.
- independentagent.com/best-practices/



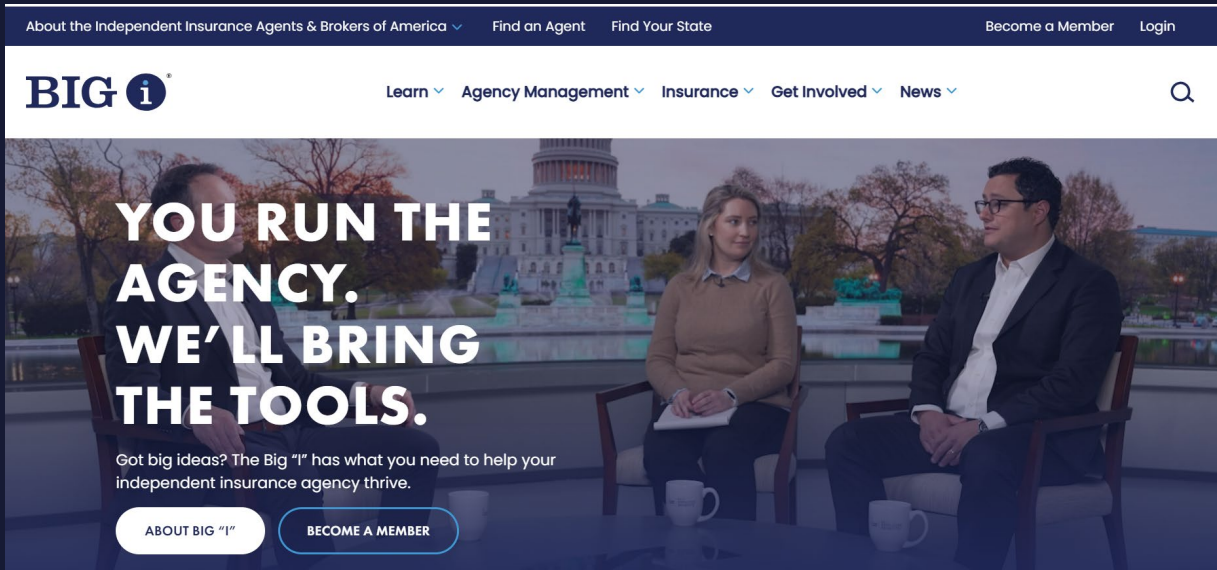
Communications

- Keeping you on top of industry and association news to help your agency thrive.
- Award-winning monthly magazine, *Independent Agent*.
- Weekly e-newsletters on markets trends, new products, industry headlines & association announcements.
- Popular Agency Nation Radio podcasts -- including award-winning hard market **bonus** series produced by and for young agents ... and series on AI.
- **All new websites:** independentagent.com and iamagazine.com

New Big "I" Websites

Easier navigation | Modern design | Related content links | Better user experience

- independentagent.com



- iamagazine.com

INDEPENDENT AGENT

The authoritative source of information for independent insurance agents.



Top 5 Most-Read Articles in Independent Agent in June

Big 'I' Releases Trusted Choice® Legal System Abuse Toolkit

JUNE 25, 2025

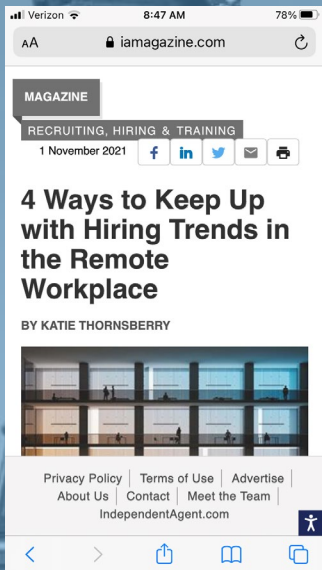
Big 'I' President & CEO Highlights Tax Reform, Legal System Abuse at Industry Forum

JUNE 19, 2025

Brown & Brown to Buy Accession Risk Management for \$9.8 Billion



Independent Agent Magazine



Print Edition

- Big "I" flagship publication
- Gold standard in insurance industry news for agents
- Circulation: 38,000
- Winner of many business publication awards

Digital Edition

- Easy to read
- Mobile- and tablet-friendly
- New ad/sponsor opportunities
- Improved keyword search function





Other Big “I” Benefits

- Legal, tech and financial help when and where agents need it most.
- Company appointment contract reviews from the Big “I” in-house legal team.
- Massive data and technology upgrade: New robust association management system (AMS) integrating with a new content management system (CMS) and website platform at national. Opportunities for state integrations/upgrades. **For members: better data, targeted communications, easy-to-find resources.**
- Bobby Salmon Big "I" Relief Fund—assisting member agencies in their greatest time of need after disasters and other crises.
- InsurBanc: Created by and for independent agencies for range of financial needs.



THANK YOU.

The Big "I" Has Your Back