



FMS

FAIA MEMBER SERVICES

2026

PRODUCT **GUIDE**



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NOTE FROM THE MANAGING DIRECTOR

As the business-focused arm of your association, FAIA Member Services (FMS) is continually working to deliver meaningful value to your membership. Our dedicated team is focused on helping independent agents secure best-in-class liability coverage, providing agencies of all sizes with access to markets, and offering the products and services needed to support your success.



A key part of our work at FMS is identifying and bringing on new partners. As with all of our offerings, these partners are carefully vetted by the agents who serve on the FMS Board of Directors. These volunteer leaders evaluate each opportunity to ensure it meets FMS's high standards and serves the needs of all member agencies—regardless of size.

In addition to expanding our portfolio of products and services, FMS remains committed to helping member agencies grow successfully and profitably. We create opportunities for agents to earn commissions through our market access programs and reward agencies that actively engage with our offerings.

Our Utilization Bonus Program, which all member agencies are automatically enrolled in, allows you to earn points for each FAIA product and service your agency uses—the more you use, the more you earn. At the end of each fiscal year, we distribute utilization bonuses to hundreds of participating agencies. Over the past 10 years, FMS has returned more than \$2.25 million in utilization bonuses to FAIA members.

Additionally, our Professional and Management Liability program provides comprehensive coverage tailored to your agency's needs, including errors and omissions (E&O), cyber liability, and umbrella policies. Through this program, we offer exclusive access to the A+ rated Swiss Re admitted program (formerly known as the Westport program). We also maintain strong relationships with other admitted and non-admitted carriers, allowing us to provide a wide range of options for agencies at every stage—including startups.

On behalf of the entire FMS team, thank you for the opportunity to serve as your business partner. I am always available to assist you—please don't hesitate to reach out with any questions or suggestions for additional products or services you'd like us to explore.

DAVE BURT

A handwritten signature in black ink, appearing to read "D. D. Burt".

01.

COVERAGE FOR YOUR AGENCY

Professional Liability Coverage

FAIA Member Services provides exclusive access to the admitted A+ rated **Swiss Re** program as well as access to almost any **Errors and Omissions (E&O)** market (both admitted and non-admitted).

Swiss Re Program

The Swiss Re program was developed by agents for agents and is **tailored to provide the broadest protection available**. The Swiss Re program has a proven claims-paying track record, is a fierce advocate for claims handling and coverage interpretation, and offers the kind of outstanding customer service that comes with FAIA membership and more than 50 years of experience in the agency E&O space. Program highlights include:

- Defense costs in addition to the limit of liability.
- Three additional ways an insured agency can reduce or waive their deductible up to \$25,000.
- \$20 million limit capacity is available.
- **Catastrophe Extra Expense coverage:** \$25,000/\$50,000 (with increased limit options up to \$100,000/\$250,000 available through endorsement).
- Insolvency coverage for placement with carriers rated B or better by A.M. Best or carriers covered by a state guaranty fund.
- **Extended Insolvency coverage:** an endorsement is now available to cover all eligible, non-admitted carriers (FL Statute 626.918).
- Removed the hammer penalty for active policyholders.
- Added coverage for newly acquired organizations if the revenue does not exceed 15 percent of the named insured's total revenue.

Additional Options

Through our IIABA-endorsed brokerage firm, FMS has established relationships with several admitted and non-admitted carriers to serve members who may be ineligible for placement or want to look at additional options outside of the Swiss Re policy. FMS also has **options available for start-up agencies and those who have been in business for fewer than three years.**



www.swissre.com
[@SwissRe](https://twitter.com/SwissRe)
www.facebook.com/SwissReGroup
www.linkedin.com/company/swiss-re
www.instagram.com/swiss_re_group

02.

EXTRA LAYERS OF PROTECTION FOR YOUR AGENCY

Cyber Liability

Cyber Liability: a comprehensive services-based solution to data breaches that focuses on the coordination of the expert forensic, legal, notification, public relations, and credit monitoring services that clients need to satisfy all legal requirements and maintain customer confidence.

Employment Practices Liability (EPLI): offers broad policy coverage for discrimination, harassment, and inappropriate employment conduct, including hostile work environment, failure to hire or promote, wrongful demotion, negligent evaluation, deprivation of career opportunity, retaliation, wrongful discipline, libel, slander, defamation of character, and invasion of privacy.

****FMS has access to markets that have the ability to offer Wage & Hour defense coverage, independent contractors as insureds, and third-party coverage, subject to underwriting review. Most carriers no longer offer these coverages in Florida.***

Commercial Umbrella: FMS has access to an umbrella market that increases the limits of liability over an agency's underlying policies. This is a member-exclusive product that also goes over your E&O, which is a rare find.

Excess E&O: provides increased limits of financial protection to your agency from unexpected risks and increases your liability protection should a lawsuit max out the limits of your primary E&O policy.

03.

PERSONAL UMBRELLA COVERAGE



RLI Personal Umbrella Policy (PUP)

The RLI PUP is an umbrella providing limits up to \$5 million in coverage. RLI is rated A+ by A.M. Best and *will write over any underlying carrier, regardless of rating*. RLI also offers personal umbrella policies over other umbrella policies if you are looking for additional excess limits.

RLI accepts the Citizens \$100,000 liability for a flat rate of \$185!
No extra gap policy needed.

Why Recommend an RLI PUP?

- RLI pays FAIA members 12% for new business and 10% for renewals. Nonmembers get 7.5% for new business and renewals.
- Simple, self-underwriting, online application process (you will know immediately whether or not a risk qualifies).
- 24-hour issuance from receipt of eligible application.
- No premium calculations are necessary.
- Renewals are solicited and billed directly to your insureds.
- Premiums start at \$285 for Florida insureds.
- No excluded vehicles.
- Declaration pages from underlying carriers are not required.
- Motor vehicle registrations are not required with submission, and applications are acceptable with up to two accidents and four tickets. (There are exceptions for drivers under 22 and over 70.) Note: The state of Florida's official driver's license format has increased to 13 characters (1 alpha and 12 numeric). Effective 10/01/2013, the MVR service used to obtain Florida MVRs will reject driver's license requests not listed in the proper format.

RLI

RLI is a **leading U.S.-based specialty insurance company** that helps people and companies safeguard assets through a diverse portfolio of property and casualty insurance and surety products. They are rated A+ by A.M. Best and will write over any underlying carrier regardless of rating.

 www.rlicorp.com

 www.linkedin.com/company/rli-insurance-company

FMS TEAM



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ERRORS AND OMISSIONS TEAM



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RLI TEAM

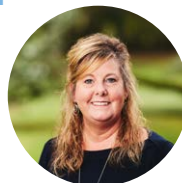


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IMS Accounting Administrator

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✉ jhattabaugh@faia.com

04.

FMS PREFERRED PROVIDERS



Description:

Auris is proud to offer **Hire-to-Retire business solutions, including Payroll, HR, and Time & Attendance**, and currently serves over 50,000 companies nationwide. Auris helps protect your book of business by agreeing not to offer competitive services to your clients. Instead, they can help reduce audit-related stress for your clients by offering an easy pay-as-you-go solution. Auris also saves its clients millions of dollars each year by proactively identifying tax credits, such as the Work Opportunity Tax Credit. Refer your clients to Auris for a seamless onboarding experience, access to an innovative software and HR platform designed to increase operations efficiency, and, of course, real customer support.

Member Benefit:

FAIA members **receive a 25 percent discount** on Auris Payroll Services for their agency needs.



- www.auris.io
- @getauris
- www.facebook.com/getauris
- www.linkedin.com/company/aurisio
- www.instagram.com/getauris



Description:

ePayPolicy **gives agencies the ability to securely and efficiently accept credit cards and ACH payments online while passing on transaction fees to the insured.** ePayPolicy helps hundreds of agencies across the country each day speed up receivables and bind policies faster.

Member Benefit:

No setup fee. Try free for three months and later subscribe for \$20 per month or cancel at any time. **Use referral code "faiamember."**

- www.epaypolicy.com
- www.linkedin.com/company/epaypolicy



Description:

Evolve offers FAIA members **premier cyber coverage at a competitive rate**, purpose-built for the modern independent agency. Your agency holds sensitive client data, processes premium payments, and relies on third-party technology to operate, making you an attractive target for cybercriminals. Evolve's coverage is designed around your specific exposures: cybercrime, contingent business interruption from vendor outages, and 24/7 breach response to protect both your revenue and your reputation.

Member Benefit:

FAIA members receive **exclusive member rates** on cyber coverage through Evolve, backed by Lloyd's.



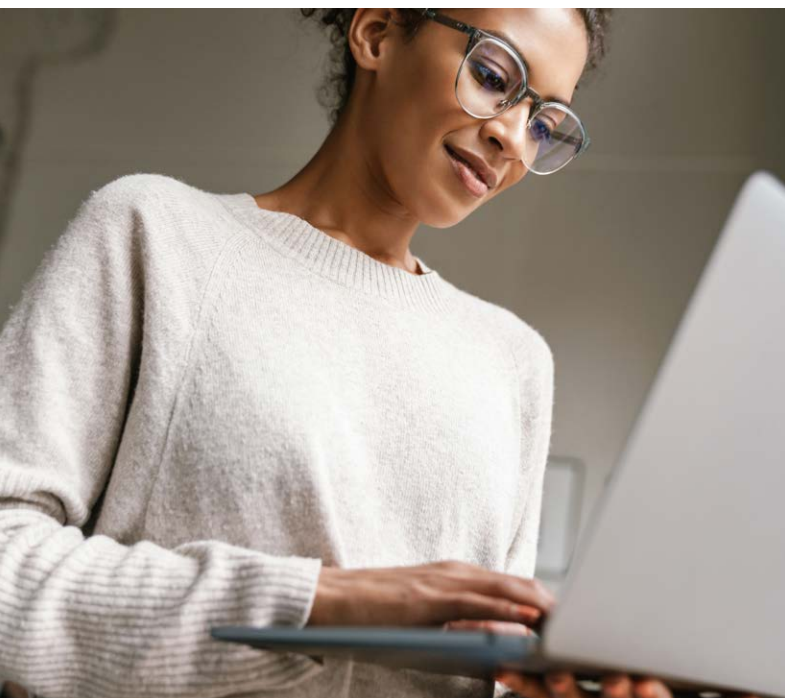
 www.evolvevema.com

 [@EvolveMGA](https://twitter.com/EvolveMGA)

 www.facebook.com/evolvevema

 www.linkedin.com/company/evolve-mga

 www.instagram.com/evolvevema



Description:

Ask Fetch is a **software program that allows users to quickly research underwriting for a given risk in under 30 seconds** with only a location needed to get started. All data provided by Ask Fetch comes from underwriters, guidelines, manuals, and other verified sources. Ask Fetch also continuously updates its database with the latest from carriers and agencies.

Member Benefit:

FAIA Members can sign up for Ask Fetch at a **discounted rate of \$47 per month for the first user.**

 www.fetchuw.com

FIRST INSURANCE[®] FUNDING

A WINTRUST COMPANY



Description:

FIRST Insurance Funding, one of the largest premium finance companies in North America, **provides industry-leading service and complete financial solutions to its partners.** FIRST will develop a custom finance program that offers full premium finance services and offers a financial services package specifically for your agency.

Member Benefit:

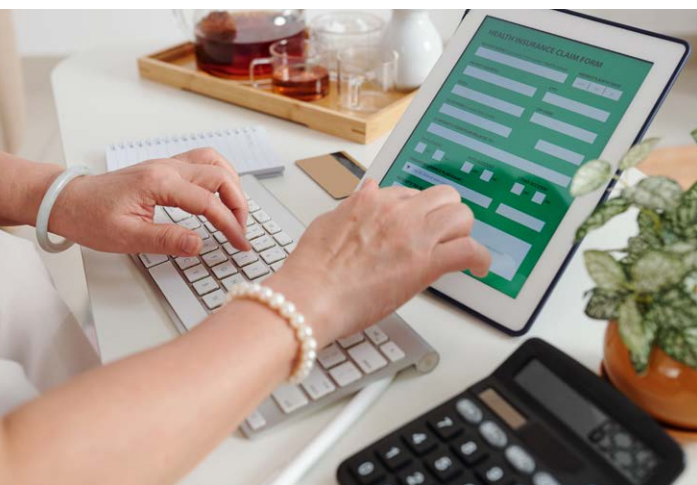
FAIA members and their clients can enjoy the benefits that come with access to one of the largest premium finance companies in the U.S.



 www.firstinsurancefunding.com

 [@FIRST_Funding](https://twitter.com/FIRST_Funding)

 www.linkedin.com/company/first-insurance-funding



 **formstack sign**
formerly insuresign



Description:

Formstack Sign gives you a fast, simple, and secure way to get documents signed by insureds regardless of time or location. With Formstack Sign, organizations can capture legally-binding eSignatures via computers, tablets, smartphones, and even text messages.

Member Benefit:

FAIA members can try Formstack Sign for **free for 14 days.**

 www.formstack.com/sign

 [@formstack](https://twitter.com/formstack)

 www.facebook.com/Formstack

 www.linkedin.com/company/formstack

 www.instagram.com/formstack



Description:

IdealTraits **simplifies hiring with optimized job templates, one-click posting to 100+ job boards, a branded Career Page, built-in assessments, one-way video interviewing, and direct communication—all in one place.** AI tools and automated workflows personalize candidate engagement through email and text while identifying top talent faster. With Employee Pulse, you can go beyond hiring, boosting engagement and increasing retention across your entire team.

Member Benefit:

FAIA members receive a **23 percent discount off of standard IdealTraits subscription pricing.**



www.idealtraits.com/faia



liberate



Description:

Never miss an opportunity to connect with your customers. **Liberate's AI-powered voice agent keeps your agency open 24/7**, handling every call and autonomously resolving customer requests—whether it's quote inquiries, service updates, or routine support.

Member Benefit:

Ready to get started? As an FAIA member, you get access to an exclusive promotion when you sign up for Voice AI:

- Get **discounted** setup and integration fees.
- Sign up within the first 30 days and get your **first month free.**

www.liberateinc.com

www.linkedin.com/company/liberate-inc



Description:

The Main Street America Group is a **super-regional property/casualty mutual insurance holding company that operates eight carriers, including Old Dominion Insurance Company**. A.M. Best rates Main Street America with an "A" (Excellent) financial strength rating, with a stable outlook, as well as an "A+" issuer credit rating.

Member Benefit:

FAIA member agencies receive **20 percent commission** on both new and renewal flood business with no volume commitments.



www.msagroup.com
[@msagroupins](https://twitter.com/msagroupins)
www.facebook.com/MainStreetAmerica
www.linkedin.com/company/main-street-america-insurance/



Description:

ODP Business Solutions is a **leading provider of office products and services** for people like you who are taking care of business. They are a single source for everything customers need to be more productive, including the latest technology, core office supplies, print and document services, business services, facilities products, furniture, and school essentials.

Member Benefit:

FAIA members receive **up to 55 percent off** office solutions they use most.

www.officedepot.com
[@officedepot](https://twitter.com/officedepot)
www.facebook.com/OfficeDepot
www.linkedin.com/company/office-depot
www.instagram.com/officedepot



Description:

Paul Davis Property Experts is the industry's **full-service restoration, remediation, and reconstruction provider for commercial and residential properties** affected by water, fire, mold, storm, or any other disaster.

Member Benefit:

Access to free inspections; property restoration expert consultants before and after a claim is filed; free continuing education classes; and special invitations to Paul Davis events.



866-316-7249

pauldavis.com

www.pauldavis.com

www.linkedin.com/company/pdrmontgomery



www.rlicorp.com

www.linkedin.com/company/rli-insurance-



Description:

RLI is a **leading U.S.-based specialty insurance company** that helps people and companies safeguard assets through a diverse portfolio of property and casualty insurance and surety products. They are rated A+ by A.M. Best and **will write over any underlying carrier regardless of rating.**



Description:

The Swiss Re Group is a **leading wholesale provider of reinsurance, insurance, and other insurance-based forms of risk transfer**. Dealing direct and working through brokers, its global client base consists of insurance companies, mid-to-large-sized corporations, and public sector clients. Swiss Re's admitted E&O program is created for and by insurance agents.



www.swissre.com
[@SwissRe](https://twitter.com/SwissRe)
www.facebook.com/SwissReGroup
www.linkedin.com/company/swiss-re
www.instagram.com/swiss_re_group



Description:

Your agency deserves someone proactively looking out for you. Founded in 2013, Vine IT & Cybersecurity specializes in **securing and supporting insurance agencies with reliable IT**, proactive cybersecurity, and responsive service. We protect what keeps your agency running...your systems, your data, and your people...because the people behind the tech matter most.

Member Benefit:

FAIA members **pay no onboarding fees** — a savings of up to \$5,000.

www.vineit.com
[@thevineit](https://twitter.com/thevineit)
www.facebook.com/TheVineIT
www.linkedin.com/company/vineit
www.instagram.com/thevineit/



Description:

WAHVE offers **two innovative talent solutions to help insurance firms with their staffing needs**. WAHVE's innovative Vintage Contract Staffing solution supplements insurance firms' staff with pre-retiree work-at-home vintage experts on long-term contracts. WAHVE's Talent Acquisition Outsourcing solution streamlines the hiring process with a bias-free, end-to-end, cost-effective talent qualifying platform, making it easier and more cost-effective to secure the best-fit diverse candidates.

Member Benefit:

FAIA members receive a **50 percent discount** on the standard one-time setup fee of \$2,500.



www.wahve.com
[@wahve](https://twitter.com/wahve)
www.facebook.com/WAHVE
www.linkedin.com/company/wahve
www.instagram.com/wahve1

05.

MARKET ACCESS PROGRAMS



Description:

Initially founded in Florida, Independent Market Solutions is now jointly owned by independent agent associations operating in 17 different states. Its mission is to perpetuate the independent agency system **by providing greater access to competitive insurance markets and creating direct appointments** when agents reach an established premium threshold.

www.imsaccess.com



Description:

Big "I" Markets is an online market access system available exclusively to Big "I" members, **featuring no fees, no volume commitments, and competitive commissions**. FAIA members have access to a suite of top-tier products, including affluent homeowners, bonds, small commercial packages, habitation, and non-standard homeowners.

www.markets.independentagent.com

QUESTIONS? **FEEL FREE**
TO REACH OUT TO US.



PO BOX 16579

Tallahassee, FL 32317



(850) 893-4156



FAIA.COM/FMS