



MEMBERSHIP MEANS MARKET ACCESS



Independent agents need good insurance markets to grow and be competitive. FAIA knows the more markets your agency can easily access, the better your chances of writing and retaining business. That's why we made market access an integral part of your association membership with the creation of Independent Market Solutions (IMS).

IMS is jointly owned by several independent agent associations operating in 15 different states. The IMS programs are designed to give agencies of all sizes the opportunity to gain carrier appointments as subproducers. That means your agency can have a direct working relationship with insurance companies, improving efficiency and allowing you to grow your relationships with company staff. While working as an IMS subproducer, agencies are also paid competitive commissions, enjoy 100 percent ownership of expirations, and can participate in earned contingencies.

And, as you write more policies as a subagent, several IMS insurance markets feature the opportunity to "graduate" to a direct appointment once the carrier's minimum premium threshold and performance standards are met—all at no additional cost to you.

Have questions or need help?
We're here for you!

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Personal Lines

AMELIA UNDERWRITERS

Program Available: Canine Liability

AMERICAN INTEGRITY

Programs Available: Homeowners (HO-3), Integrity Select/DP-3 Owner-Occupied, Vacant Home (DP-1), Condo, Rental or Seasonal Dwelling (DP-3), Watercraft, Golf Cart, Manufactured Home, Renters, Cyber

AMERICAN TRADITIONS

Programs Available: Mobile Homeowners, Homeowners, Mobile Homeowners Dwelling Fire (DP1), Homeowners Dwelling Fire (DP3), Renters HO4/MH4

CYPRESS PROPERTY & CASUALTY

Programs Available: Homeowners, Condominium, Dwelling Fire, & Artisan Contractor General Liability

FOREMOST SIGNATURE HOME & AUTO

Programs Available: Foremost SignatureSM: Standard and Preferred Home & Auto, Condominium Unit Owner, Personal Excess Liability Policy, Renters

HERITAGE

Programs Available: Homeowners, Dwelling Fire, and Commercial General Liability

Commercial Lines

ATTUNE

Programs Available: Businessowners' Policy (BOP), Workers' Compensation (WC), Commercial Flood Insurance, Cyber Liability Insurance, General Liability and Professional Liability

BUOY

Programs Available: Liability coverage for liveries and boat renters

CNA SURETY

Program Available: Includes numerous types of bonds categorized as fidelity, court judicial, court fiduciary, public official, license and permit, and many miscellaneous bonds

COTERIE

Programs Available: Business Owners Policy (BOP), General Liability (GL), Professional Liability (PL)

NATGEN FLOOD

Programs Available: NFIP/Federal Flood

JIBNA

Program Available: Personal Jewelry

MONARCH

Programs Available: Homeowners (HO3, HO4, HO6), DP3

NATGEN FLOOD

Programs Available: NFIP/Federal Flood (Residential)

PROGRESSIVE

Programs Available: Personal Auto, Motorcycle, Boat, Recreational Vehicle

PRUDENT PET

Programs Available: Pet Insurance (Comprehensive Accident & Illness plans or Accident-Only plans)

SWYFFT

Programs Available: Homeowners (HO3), Short-Term and Long-Term Rental Coverage, Flood

TRAVELERS

Programs Available: Auto, Personal Liability Policy

UNIVERSAL NORTH AMERICA

Programs Available: Homeowners, Dwelling Fire

NORMANDY

Programs Available: Workers' Compensation, General Liability

PROGRESSIVE

Program Available: Auto

RMS HOSPITALITY

Programs Available: General Liability, Liquor Liability & Assault & Battery for Hospitality, Franchise Food General Liability, Property Plus WC

SCOTTISH AMERICAN

Programs Available: Contractors Guard Pro—General Liability for CGCs and CBCs, Contractors Guard—General Liability for Artisans and Trade Contractors

VOLTA UNDERWRITERS

Programs Available: Business Owners Policy (BOP) with Windstorm & Hail, Business Owners Policy (BOP) Ex-Wind

WORKPARTNERS

Programs Available: Workers' Compensation Insurance for all industries except for Contracting, Trucking, Oil and Gas.

*Carrier appointment availability is subject to the guidelines, policies, and procedures determined by the carrier.