

# fast facts

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## *Independent agents*

- Provide homeowners and auto insurance for nearly 30 percent of the families in Texas
- Provide insurance for 80 percent of the businesses in Texas, representing about \$9.6 billion in premiums
- Are free to place a client's insurance with any company the agency represents; it is not uncommon for the agency to represent more than a dozen insurance companies
- Evaluate the insurance needs of clients and recommend the best coverage to meet those needs; they do not set insurance prices or pay claims
- Are a diverse group of small business owners; about 60 percent of IIAT members employ four or fewer people, while some agencies employ hundreds
- Help customers through the claims process in dealing with the insurance company
- Are self-employed, local business professionals who devote thousands of hours to volunteer service in their communities

## *Independent Insurance Agents of Texas (IIAT)*

- Represents 1,800 independent agencies in Texas, employing more than 15,000 people; the largest state association of independent agencies in the country
- IIAT members operate offices in all but 9 of Texas' 254 counties
- Runs the largest political action program among the insurance industry segments in Texas
- Conducts more than 250 days of training each year to help independent agents understand insurance coverages, client needs and state regulations
- Provides members the most extensive database of insurance policy information in the state
- Was established in 1898 to help enforce a state law that required all insurance companies to write insurance through agents licensed by the state
- Is affiliated with the Independent Insurance Agents & Brokers of America (IIABA); also is affiliated with 19 local chapters in Texas
- IIABA represents more than 25,000 independent insurance agencies countrywide
- IIABA owns the consumer brand "Trusted Choice®," used by more than 5,000 independent agencies
- Also known as The Big "I"



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