

what is IIAT?

The **Independent Insurance Agents of Texas (IIAT)** is the nation's largest state association of independent insurance agencies, representing nearly 1,800 agencies employing 15,000 agents and insurance professionals. Independent agents represent multiple insurance companies; they are not employees of any single insurance company. With an independent agent, consumers are able to comparison shop for cost effective and customized coverage.

IIAT supports its independent agency members through:

- More than 250 days of education each year
- Governmental and regulatory advocacy and political action
- Access to insurance markets and the purchasing power of 1,800 businesses
- Comprehensive information resources for understanding policy language, coverages and claims
- Agency management resources for running an insurance agency and serving customers

scope of membership

- IIAT is affiliated with the Independent Insurance Agents & Brokers of America (IIABA) and is affiliated with 19 local associations in Texas.
- IIABA, located in Alexandria, Virginia, represents more than 25,000 independent insurance agencies in the United States.
www.iiaba.net 800.221.7917
- IIAT agencies are located in 245 of the 254 Texas counties.

Trusted Choice: IIAT's consumer brand

IIAT independent agency members participate in the national consumer branding program known as Trusted Choice®. This rapidly growing program supports independent agencies that offer consumers a broad selection of insurance policies, companies and financial services; customization of coverages for home and business; and advocacy during the claims process.



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what is an independent agent?

Consumers who buy insurance can choose from three sources:

- Independent agent
- Captive agent
- Direct writer

An independent agent is one who is self-employed, is paid on commission and represents multiple insurance companies. Independent agents save customers time by shopping on their behalf for both the best price and the best coverage.

A captive agent or exclusive agent is an employee of only one insurance company and is restricted by agreement from submitting business to any other company unless it is first rejected by the agent's captive company (State Farm, Farmers, Liberty Mutual, Nationwide, etc.).

A direct writer is an insurance company that sells directly to the consumer with no agent involved (GEICO, USAA, Progressive, etc.).

IIAT independent agency members wield considerable commercial influence

- Independent agents and brokers write 80 percent of the \$12 billion in commercial insurance purchased in Texas each year
- Independent agents handle insurance for about 1 million Texas home owners
- Independent agents write about 2.8 million auto insurance policies every year
- IIAT agency members are located in all but 23 of the 254 Texas counties

What insurance companies work through independent agents?

Of the top 50 property/casualty insurance companies in Texas, ranked by total premium volume written, more than half are available to independent insurance agents.

AIG	HOME STATE
AMERICAN NATIONAL	AMERICA FIRST/ TRAVELERS
REPUBLIC	FM GLOBAL
ZURICH	UNITRIN
ASSURANT	TEXAS MUTUAL
GERMANIA	MERCURY
THE HARTFORD	HOCHHEIM PRAIRIE
SERVICE LLOYDS	CHUBB
ALLIANZ	AMERISURE
ACE INA	GREAT AMERICAN
AMERICAN AGRI-BUSINESS	OLD AMERICAN
STATE NATIONAL	HCC
CNA	OLD REPUBLIC
MORTGAGE GUARANTY	UNION STANDARD
TITUS	ALLIED
SAFECO	ALLEGHANY
STATE AUTO	CINCINNATI
PROGRESSIVE	



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