

Unlock the Key to Success



JOIN THE LARGEST

MEMBER
SIAA

National Independent Insurance Agent Group

Become a True, Independent Business Owner with the Power of ICA/SIAA

Who is ICA?

Get ready to discover the ultimate partner in the insurance industry! Introducing ICA Agency Alliance, Inc., the Master Agency for SIAA - the largest alliance of independent insurance agencies in the nation!

As a Master Agency, ICA offers an Independent Insurance Agency Network that brings together a diverse community of Local Independent Agencies, Direct Writers, Captive Agents, Producers, Life, Health and Financial Services Agents who all aspire to become Independent Strategic Members (ISM's) of the Master Agency Network.



What sets ICA apart is our unwavering commitment to help you grow your business entity and significantly increase the value of your agency.

We provide a complete management foundation, cutting-edge marketing programs, comprehensive sales training, and continuous education for owners, producers, and staff.

With ICA by your side, you can rest assured that you'll have access to lead generation and insurance markets, giving you the tools you need to become a true independent Business Owner. So why wait? Join forces with ICA and take your insurance business to new heights!



Partner with ICA/SIAA for Unparalleled Support and Benefits

WE ARE STRATEGIC PARTNERS

Who is SIAA?

Through our affiliation with SIAA, ICA Agency Alliance brings together the largest alliance of independent insurance agencies in the United States, boasting over 6,000 members and writing a whopping \$12.5 billion in written premiums in 2022 alone. Since 1995, SIAA has created more new independent insurance agencies than any other group and has provided comprehensive tools to existing agencies for continued success. As a contracted territorial manager with SIAA since 2004, ICA has welcomed over 185 new and existing agents who have collectively generated a premium volume of over \$263 million in 2022. Our average annual growth rate is an impressive

20%, making ICA the ideal partner to help you achieve your business goals.

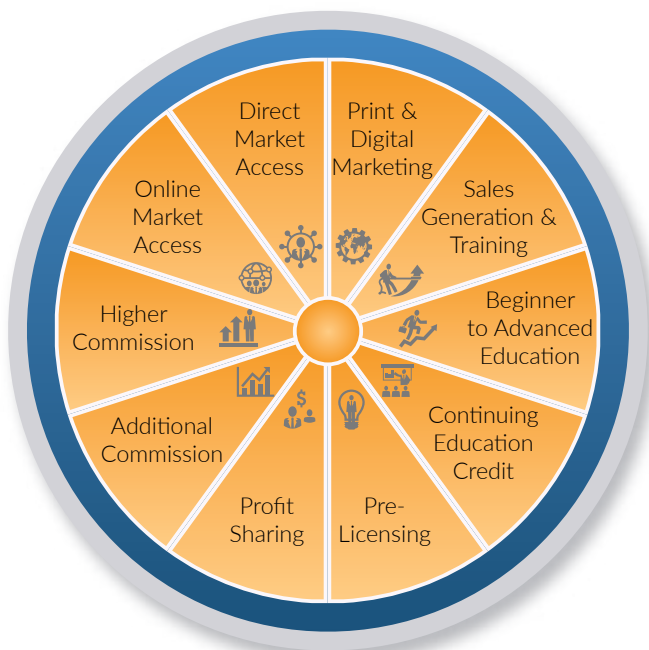
With ICA/SIAA, you can expect fundamental benefits that will skyrocket your agency's success, including the highest levels of income in the property-casualty insurance business, plus comprehensive training programs, and cutting-edge marketing tools - all provided to you at no additional cost.

So why settle for less when you can join ICA/SIAA and compare the difference to earn more? Check out our informative pie chart infographic and let us help you turn your insurance agency into a multi-million dollar business!

COMPARE THE DIFFERENCE & EARN MORE WITH ICA/SIAA

Benefits of joining ICA Agency Alliance

Much More than Market Access



Other Groups/Clusters

Market Access without the Support



Your Key to Success As An Agency Owner

IS HAVING THE RIGHT PARTNERSHIP

Access to Top-Rated National Insurance

Companies: By partnering with ICA Agency Alliance and SIAA, you gain access to a broad network of top-rated national insurance companies. This access can provide you with more options for your clients, and assistance in placing business with the appropriate carriers. In addition, these partnerships can offer extensive training on products and coverages, allowing you to better understand the policies and provide more informed recommendations to your clients.



EARN MORE AS AN ICA/SIAA MEMBER AGENT

Opportunity to Earn More than 100%

Commissions: SIAA's "Five Ways to Earn" income program can allow independent agents to earn more than 100% of the commissions offered by the national partner insurance companies. This program includes a combination of profit-sharing, guaranteed overrides, bonuses, and other incentives that can provide additional income streams and rewards for growth and success.

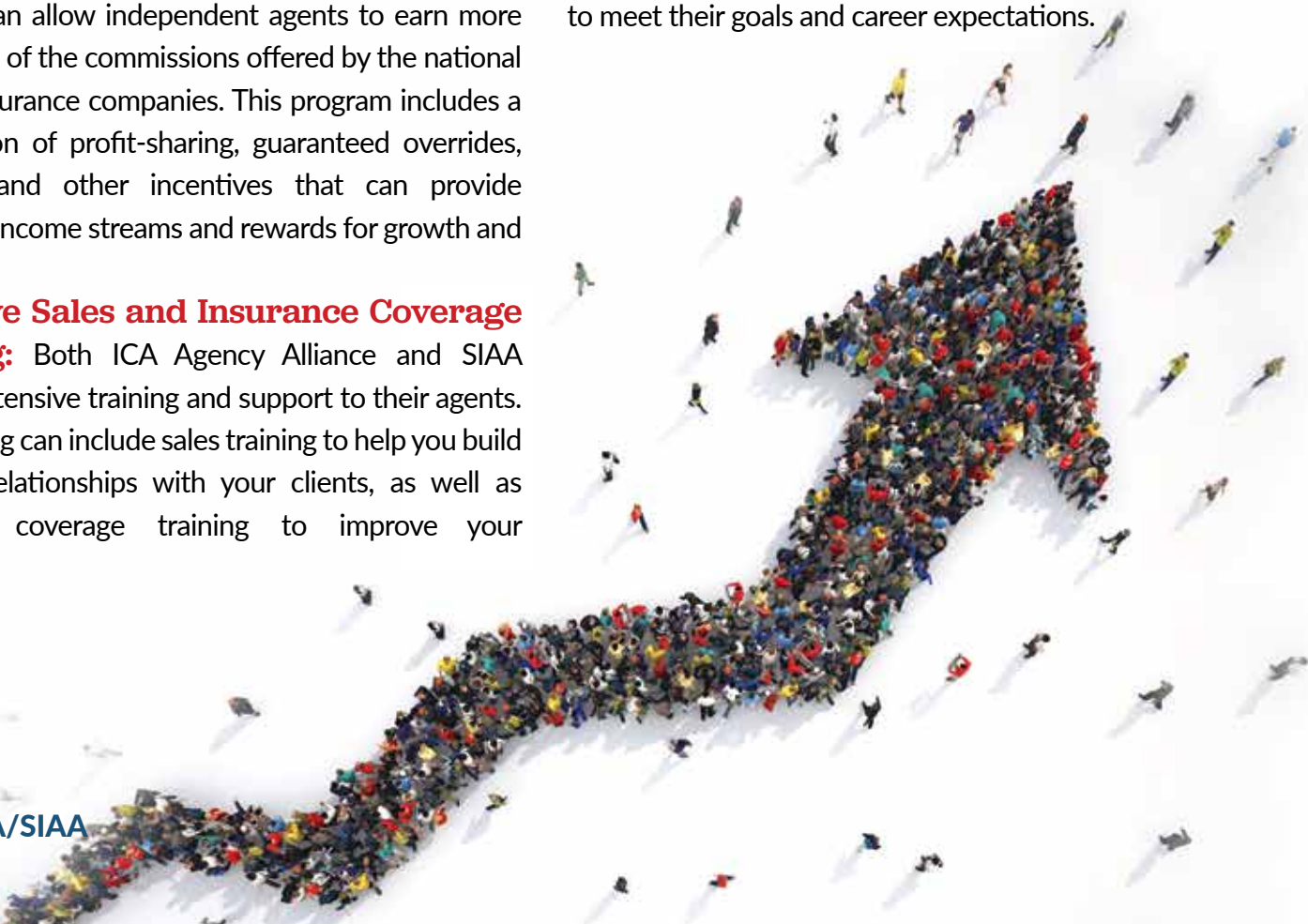
Extensive Sales and Insurance Coverage

Training: Both ICA Agency Alliance and SIAA provide extensive training and support to their agents. This training can include sales training to help you build stronger relationships with your clients, as well as insurance coverage training to improve your

knowledge of the products you offer. In addition, ICA and SIAA stay up to date with evolving high technology and AI, providing agents with tools and resources to enhance their insurance sales effectiveness.

Quality Standards and Profit

Commitments: Insurance companies evaluate the performance of each contracted agency, such as ICA Agency Alliance, based on the required premium volume commitments, quality of business, and profit standards. ICA Agency Alliance and SIAA work with agents to ensure they meet these standards, which can lead to increased profits and growth. Not all independent agents and insurance agent groups can meet these relationship standards and profitability goals. ICA and SIAA have met and continue to meet those expectations for more than 25 years. Our member agents rely on that commitment to excellence to meet their goals and career expectations.



Independent insurance agents partnering with ICA Agency Alliance & SIAA can expect to succeed!

UNPARALLELED SUPPORT WITH OUR PROGRAM



Business/Policy Ownership:

As an independent Insurance Agency owner, your business entity has a market value far greater than the annual income generated by commissions. Currently, the market value of professionally managed independent property and casualty insurance agencies can easily be two or three times annual revenue. ICA Agency Alliance has a small financial vested interest in the growth of the your business but does not have ownership in your agency. Upon members fulfilling their contractual commitments you have complete control of the business and can take, transfer, or sell as needed, with a transparent transfer of policies and assets of the agency that is quick and easy.

Comprehensive Marketing and Lead Generation Program:

ICA and SIAA offer a complete marketing and lead generation program that includes digital marketing,

website design and promotion, commercial and personal rating programs, and a print shop for printed marketing and promotional materials. In addition, there is a modern lead and sales generation program for Commercial Insurance that provides an AI touch with personalization and uniqueness based on current technology, providing continuous exclusive leads from start to finish.

Overall, partnering with ICA Agency Alliance and SIAA can provide independent agents with the resources, support, and market access they need to succeed in the competitive insurance industry. From access to top-rated national insurance companies and extensive training to opportunities for profit-sharing and market access, partnering with ICA Agency Alliance or SIAA can help agents grow their business and better serve their clients.

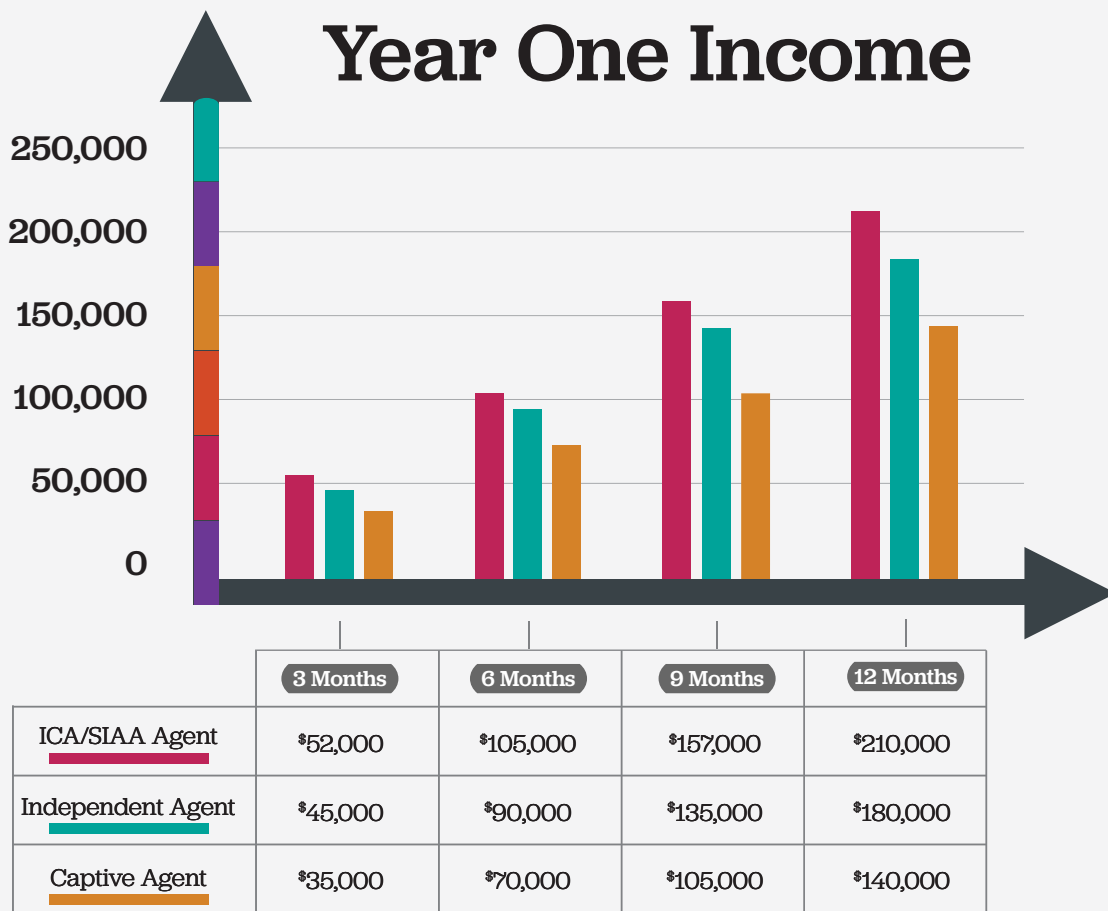
Earn More Money as an ICA Alliance Member

INCOME PERFORMANCE CHART

The two graphs show a comparison of the revenue an insurance agent may expect to earn from an Agency with a written premium volume of \$1,270,000, the average size of an ICA/SIAA 3-year-old independent agency. The chart comparison assumes that a typical captive agent would make an average of 10% commission, the traditional independent agent 15% and the ICA/SIAA agent with 15% commission *plus* the guaranteed supplemental compensation.

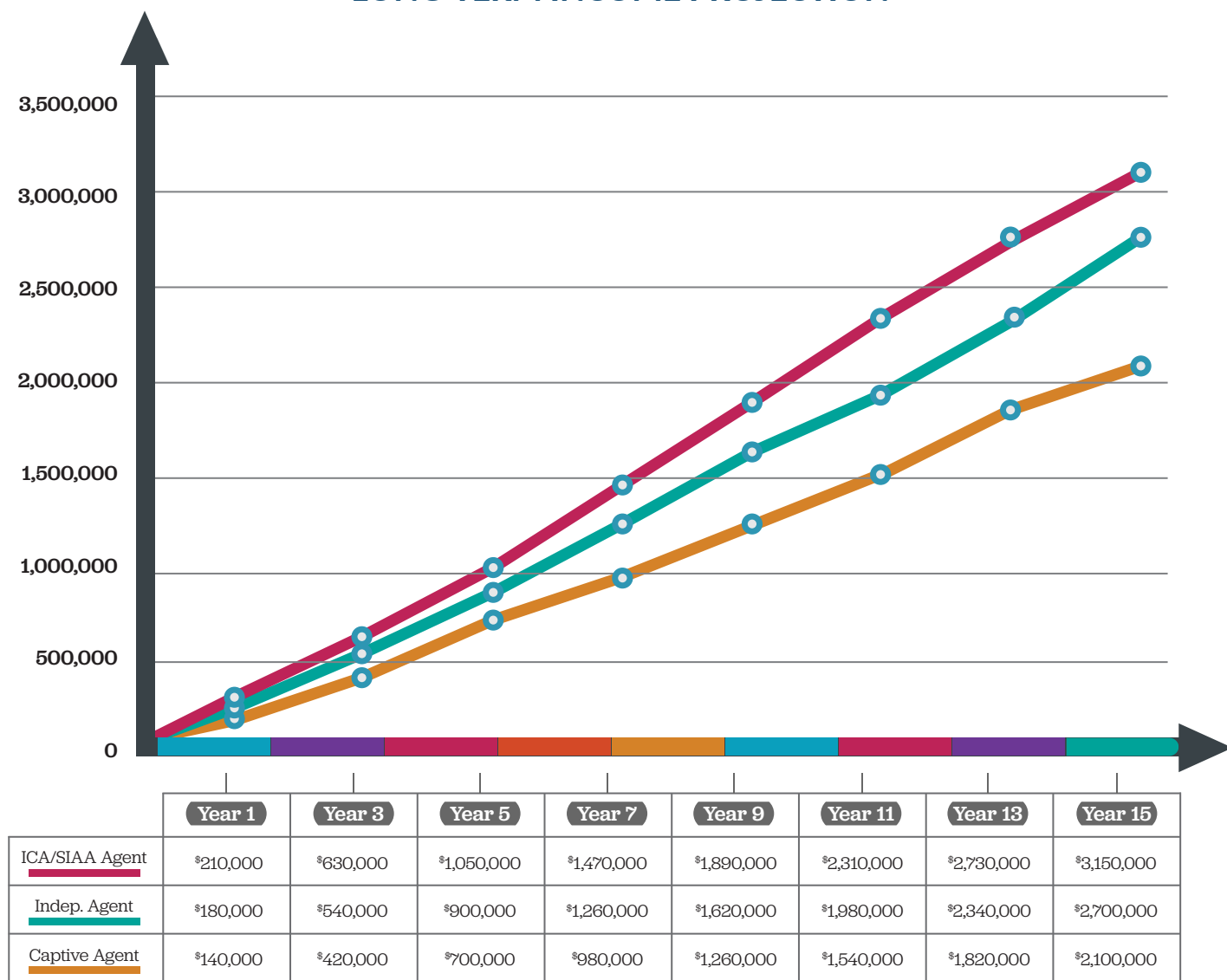
No profit-sharing revenues were included in the chart totals as they vary from \$0 for some agents to very high for others. ICA distributes 70% of the

money it receives from the insurance companies with a loss ratio of less than 60% in addition to the amounts shown on the graphs. Additional profit sharing income will be even more favorable to the agent. All revenue includes both new and renewal income but assumes that the agency size of \$1,270,000 in written premium remains the same for all of the 15 years without additional premium growth. The difference in income shows the cumulative growth after 15 years. All amounts are estimates and will vary for each individual agency based upon the insurance companies that the agent places business.



Income Performance Chart Comparison

LONG-TERM INCOME PROJECTION



Streamlined Revenue Growth

The synergy between diverse income streams in insurance agencies, encompassing commissions, fixed quarterly overrides, and a reliable commercial insurance lead source, intricately amplifies an agent's rate of return over 15 years. Commissions, derived from policy sales, offer agents a steady income that progressively escalates as their clientele and sales expand, resulting in an augmented rate of return. Fixed quarterly overrides, additional payments based on team or agency performance, further enhance an

agent's revenue stream as their business and team grow, contributing to an increased rate of return. A dependable commercial insurance lead source is vital in maximizing an agent's rate of return, providing a consistent stream of potential customers actively seeking commercial insurance policies. By leveraging these income layers and harnessing a reliable lead source, agents can experience exponential growth in earnings, capitalizing on their expertise, client relationships, and business expansion for a substantial rate of return over the 15-year period.

ICA's Lead/Sales Generation Program

OUR CUSTOMIZED SALES PROCESS

Sales Generation

Our state-of-the-art Sales Lead Generation Program, designed exclusively for commercial insurance agents, combines the power of social media and personalized video marketing to provide a consistent flow of high-quality, qualified leads ready to be converted into clients.

Our comprehensive Sales Lead Generation Program employs a sales funnel that leverages popular social media platforms such as LinkedIn, Google, Facebook and YouTube to create a robust lead generation system. By accessing the immense pool of potential clients on these platforms, you can pinpoint and target your ideal prospects with unparalleled accuracy.



A Proven, Done For You Sales System

- Elevate your commercial insurance sales with a consistent flow of qualified leads
- Maximize time and resources by utilizing social media and personalized video marketing
- Enhance credibility and establish yourself as an industry authority
- Increase brand visibility and awareness among your target audience
- Obtain insights into your prospects' preferences and behavior

With our Sales Lead Generation Program, you can finally leave behind the time-consuming and often unproductive process of traditional prospecting. Our tailored approach, expertise in social media marketing, and innovative use of personalized video marketing set your commercial insurance business on the path to unprecedented success. Don't wait — get started today and revolutionize the way you acquire new clients!

Commercial Insurance Lead/Sales Funnel

STEADY FLOW OF QUALITY LEADS



The Lead/Sales Funnel Process

Your commercial insurance sales funnel is a process designed to attract potential clients and guide them through the journey of becoming a policyholder. **Landing Page:** Initial contact point capturing client information and outlining services. **Customer Connection Video:** Video showcasing team, expertise, and benefits of your services. **Follow-Up Call:** Prompt engagement to answer queries and gather more client-specific data. **Face to Face Meeting:** Start to develop a deeper relationship to understand client's needs and start a personal relationship.

Building Relationship with Client:

Regular communication and advice to nurture the relationship. **Offer Your Solution:** Proposal of a tailored insurance solution addressing client's needs. **Close the Sale:** Closing the deal with contract signing, paperwork processing, and policy setup.

This sales funnel is a strategic and customer centric approach to turn prospects into clients. It's important to remain flexible throughout the process as clients may need to cycle through some steps multiple times before committing to a purchase.



A Unique Program

ICA Agency Alliance, through its partner company, Insurance Centers of America, Inc. Education provides a unique and successful property and liability insurance education and sales training in the business. Our courses are instructor-led, encompassing pre-licensing through writing complex large commercial accounts, including everything in between.

Insurance Centers of America, Inc. Education has assembled a complete and unparalleled approach to meeting the challenges of the insurance industry today. Course designs are for all agency employees, including principals, producers and support staff and provides these interactive methods.

Education & Sales Training

- obtain your license through our pre-licensing program
- learn personal and commercial insurance coverages
- how to fill out accord applications
- underwrite and classify business correctly
- manage agent/carrier relationships
- assemble professional presentations
- market and successfully sell insurance
- continuing education course credits are available in all states except FL, NJ, NV, and HI

**We have been successfully training agents since 2014,
helping them build multi-million dollar agencies!**



Get the Support You Need

A Member Testimonial

“Excess and Surplus Lines Class’ - Again... this was one of the best classes I’ve ever taken. Organized and focused... an hour of great info. In this hard market, commercial lines are moving from the back burner to the front burner so this class was very timely and pertinent. Love that here are multiple questions thrown out to keep you involved and in the game. Justin Hartlieb and ICA Education hit another home run with this course!

~ John Egan

Insurance Education

LEARN INSURANCE SALES AND INDUSTRY STANDARDS

Sales and Marketing Training

Insurance Centers of America Education and Sales provides in-depth interactive sales courses that focus on skills, concepts, and behaviors that will help you turn prospects into clients. We assist you with identifying and creating a sales environment that enables you to increase your revenue while developing solid relationships.

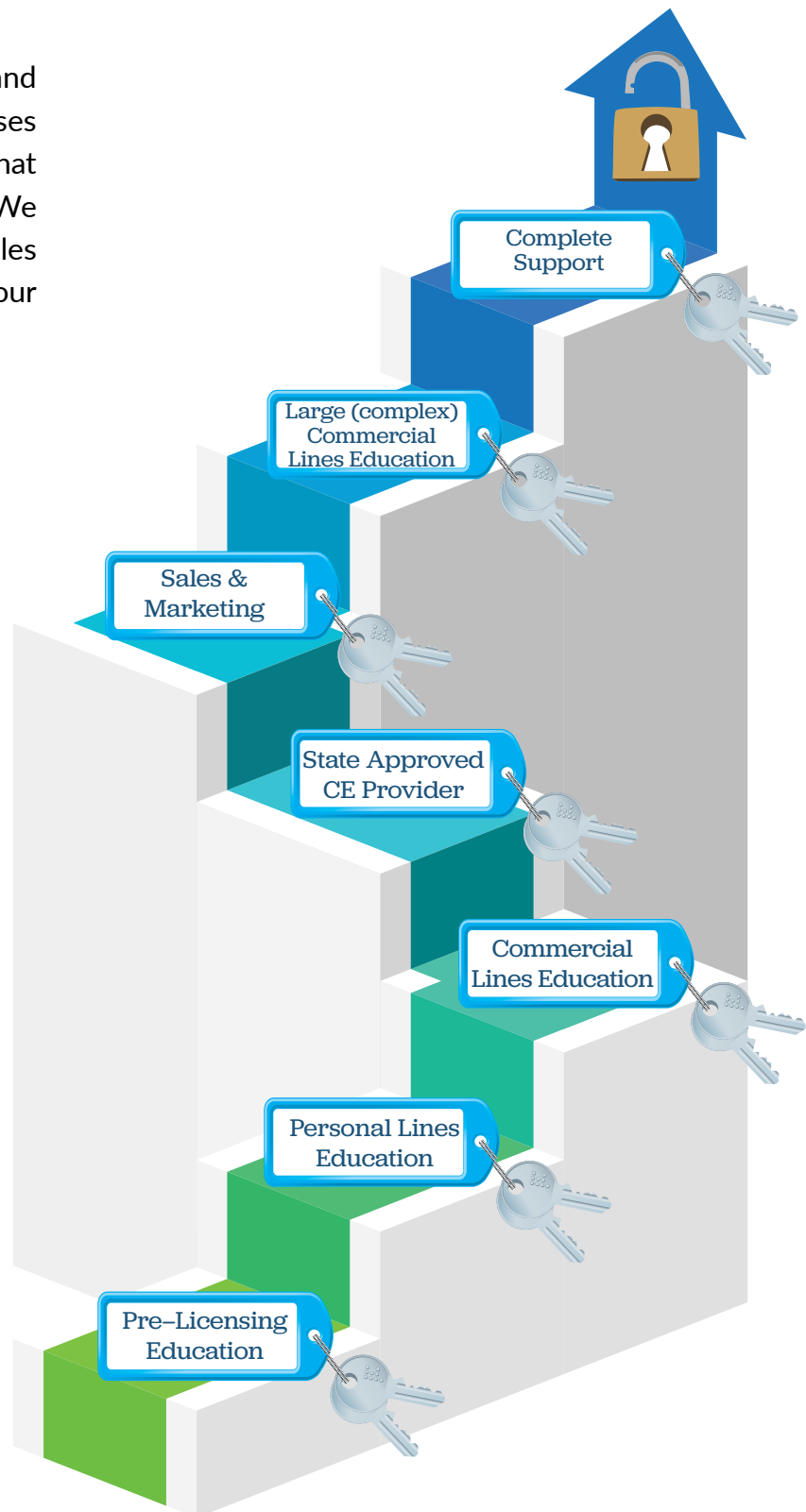
- Obtain your license with our pre-licensing program
- Learn personal and commercial insurance coverages
- Complete Acord applications
- Underwrite and classify business correctly
- Manage agent/carrier relationships
- Assemble professional presentations
- Market and successfully sell insurance



Visit Our Website

www.icainsuranceeducation.com

to enroll in courses



Marketing For Your Insurance Agency

DIGITAL MARKETING

We know how to highlight your specialized skills and communicate who you are as an agency to gain trust and effectively promote your brand.



Brand Kit Creation

We start off by creating a logo (if you don't already have one) for your agency to communicate your brand effectively to clients.



Branded Website

We also provide a professionally designed website that ICA hosts for you, making your website free of charge. Your site will be mobile friendly, personalized to your agency's brand.



Content Creation

Our blogger discusses insurance tips and relevant general interest topics. We will post to your website and your Facebook page on weekdays. This keeps your site fresh and up-to-date which will improve SEO (Search Engine Optimization).



Social Media Assistance

We help you set up a Google My Business Account, on one of the most significant search engines in the world. We can also help you set up business social media accounts, including Facebook and LinkedIn.

Designs Personalized to Your Brand

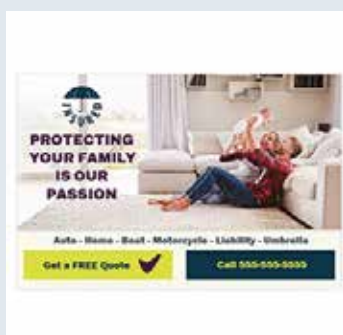
PRINT MARKETING

We have an in-house print production setup to provide you with inexpensive print marketing materials.



Business Cards

These products are made using ICA's in-house printing and cutting machines. This includes standard cardstock paper only.



Postcards

Undercutting any other printing company out there, we can do small or large quantity orders. Try mailing campaigns in your zip code.



Presentation Folders

These eye-catching presentation folders will complete your brand package. Include your paperwork inside this folder and impress your clients with how you present your agency.



Door Hangers

Try these unique leave behind door hangers. When you grow, we grow, so we are always here to help you along your journey to building a multi-million-dollar independent insurance agency.



Preferred National Partners

MARKET ACCESS WHEN YOU PARTNER WITH ICA/SIAA

 an Allstate company				
 Personal Lines	 Commercial Lines		 America's small business insurance specialist	
				
			 A Kemper Company	
 Personal Lines	 Commercial Lines	 Personal Lines	 Commercial Lines	

ICA Primary Partners

National Partners

MARKET ACCESS WHEN YOU PARTNER WITH ICA/SIAA

National Partner MGA/Wholesale Brokerage (E & S Carriers)

				
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Insur-Tech Insurance Companies

				
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National Specialty Partners

 Antiques and Collectibles	 Bar & Nightclub Insurance Program	 Coastal and Vacation Properties	 Commercial Package Program	 E&O Professional Liability
 Farm & Ranch	 Flood Private	 Flood Program	 Vacant Property	 Bonds
 E&O Professional Liability	 Special Events & Sports Teams	 Cannabis, CBD & Hemp	 Snow Removal	 Workers' Compensation



Become a Part of the Key

Becoming a part of our alliance is the Key to Your Success!



1.888.227.1910
www.icaagencyalliance.com

ICA Agency Alliance, Inc.
2055 Anglo Dr. Ste 200
Colorado Springs, CO 80918
Colorado License #184750

533 Airport Blvd Ste 400
Burlingame, CA 94010
SAA Insurance Agency CA License #0F74402