

Unlock the Key to Success



JOIN



THE LARGEST

National Independent Insurance Agent Group

ICA's Unbeatable Combination

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

Who is ICA?

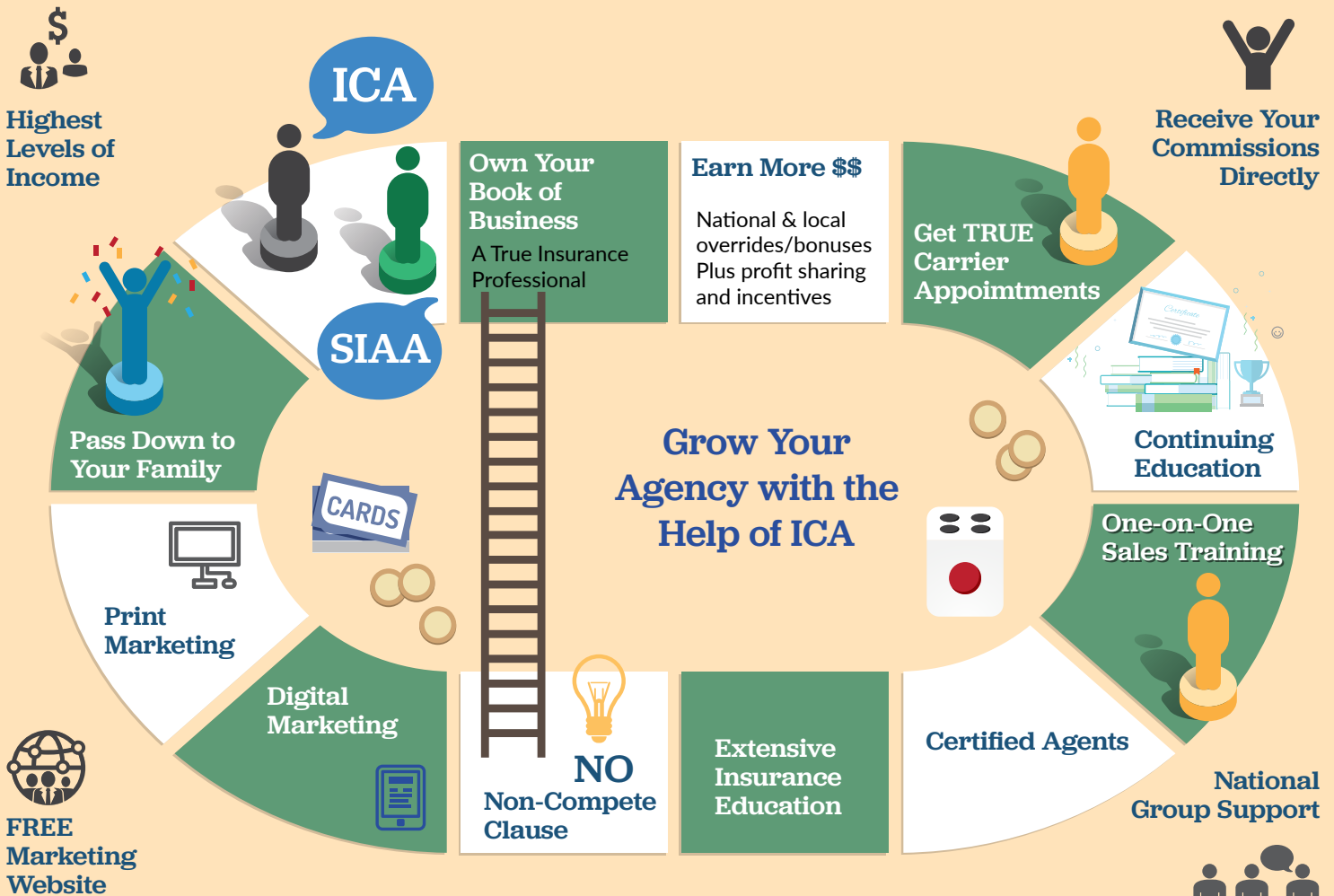
ICA Agency Alliance, Inc. is a Master Agency for SIAA (Strategic Independent Agency Alliance), the largest alliance of independent insurance agencies in the country. As a Master Agency for SIAA, ICA offers an Independent Insurance Agency Network that is joined by Local Independent Agencies, Direct Writers, Captive Agents, Producers, Life, Health and Financial Services Agents who want to become Independent Strategic Members (ISM's) of the Master Agency Network while developing a growing and vital business entity. As a true Business



Owner, the value of your agency is greatly increased beyond the value of the annual commission income you generate.

ICA provides the management foundation, the highest level of income from multiple channels, web and mobile-based marketing programs, sales training for both owners and producers, insurance education for owners/producers and staff, as well as lead generation and insurance markets needed by the ISM to become a true independent Business Owner.

The Insurance Game You Can't Lose!



Get Access to Our Benefits

Be at the Top of Your Game When You Join ICA/SIAA

Who is SIAA?

Through ICA Agency Alliance and its affiliation with SIAA, you join the largest alliance of independent insurance agencies in the United States, with over 5,000 members writing \$8.9 Billion in written premiums (Year End 2019). Since 1981 SIAA has created more new independent insurance agencies than any other group as well as providing extensive tools to existing agencies for their continued success.



volume over \$200 million (Year End 2019). ICA's average annual growth collectively is 20% a year.

Fundamental Benefits

ICA, along with SIAA, has the power to rocket your agency to the top because of the foundational benefits we provide to all agency members along with the highest levels of income in the property-casualty insurance business.

ICA contracted with SIAA in 2004 as a territorial manager in Eastern Colorado and the San Francisco Bay area of California. Over 155 new and existing agents have joined ICA with a combined premium



All of ICA's services, training & marketing are at no additional cost to you!

Compare the Difference & Earn More

Benefits of Joining ICA Agency Alliance

Much More than Market Access



Versus Aggregators/Clusters

Market Access without the Support



Your Key to Success

Market Access & Support to Make Sure You Succeed

ICA/SIAA Together

Times are rapidly changing, and without advanced support, internet marketing assistance, sales training, and education, it will be difficult to compete with the new technologies of the future. Access to markets is not enough to succeed and prosper. ICA has positioned itself, along with the support of SIAA, to be the #1 survivor and largest agency product distribution system in the country. Other competitors likely will be forced to leave the marketplace by not offering any support for their contract members to succeed.

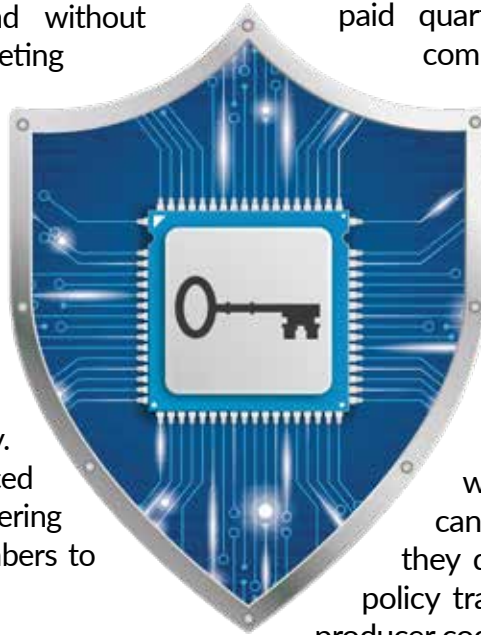
ICA's support system is the most innovative and comprehensive program for agents, providing an extensive support system for its member agencies. SIAA and ICA have created more successful Independent Insurance Agencies than any other Insurance Group or Insurance Network.

Access to Markets

ICA/SIAA provides access to the largest top-rated insurance companies as well as highly specialized companies with direct primary access codes for its members. You will work directly with the insurance companies in the placement of business and receive commission income directly. Members new to the business will have access to the necessary training and assistance in placing business through ICA until certified to receive direct access to the companies.

Compensation

Member compensation is robust and rewarding, with a very achievable opportunity to earn more than 100% of commissions on policies written through National Partner companies. ICA/SIAA provides the highest direct commissions offered by the insurance companies along with profit-sharing, paid annually,



and fixed supplemental guaranteed compensation, paid quarterly. ICAA/SIAA has six levels of compensation that can increase your income one, two and even more percentage points from the policy base commission.

Policy Ownership

ICA/SIAA does not have an ownership value in the members' book of written premium business. Each member, upon completed termination of member agreement with ICA, has control of the business and can take, transfer or sell the business as they desire. ICA has the fastest method of policy transfer possible with its primary direct producer codes.

Your Business Entity

Independent Insurance Agencies have a market value far greater than the annual income generated by the commissions received. Currently, market value of professionally managed property casualty agents can easily be 2, 2 and a half, or even 3 times annual agency revenue.



ICA/SIAA is Working For You

Opportunity Can Accelerate Your Success

Our Goal is Your Success

ICA/SIAA's goal is to assist our members in creating the most professional business entity possible. ICA is poised to help its member agencies create the best value for the effort they put into their business. You are not only creating an income stream for yourself but also a retirement and estate legacy. ICA is working for you to maximize your agency's asset value. Jami's testimonial may help motivate new members to quick success.

Support

ICA and SIAA provide all of the benefits just outlined and a complete program to help you learn and professionally sell as much business as possible. Support includes foundation, business consulting, education, training, certification, agent finder, marketing, and live support for all of your questions. All of this is included, as outlined in the remainder of this brochure, and still allows you to earn the highest level of income, included at no cost to member agencies.

Stay Independent & Grow Your Business Like Jami Did!

Jami Siegfried

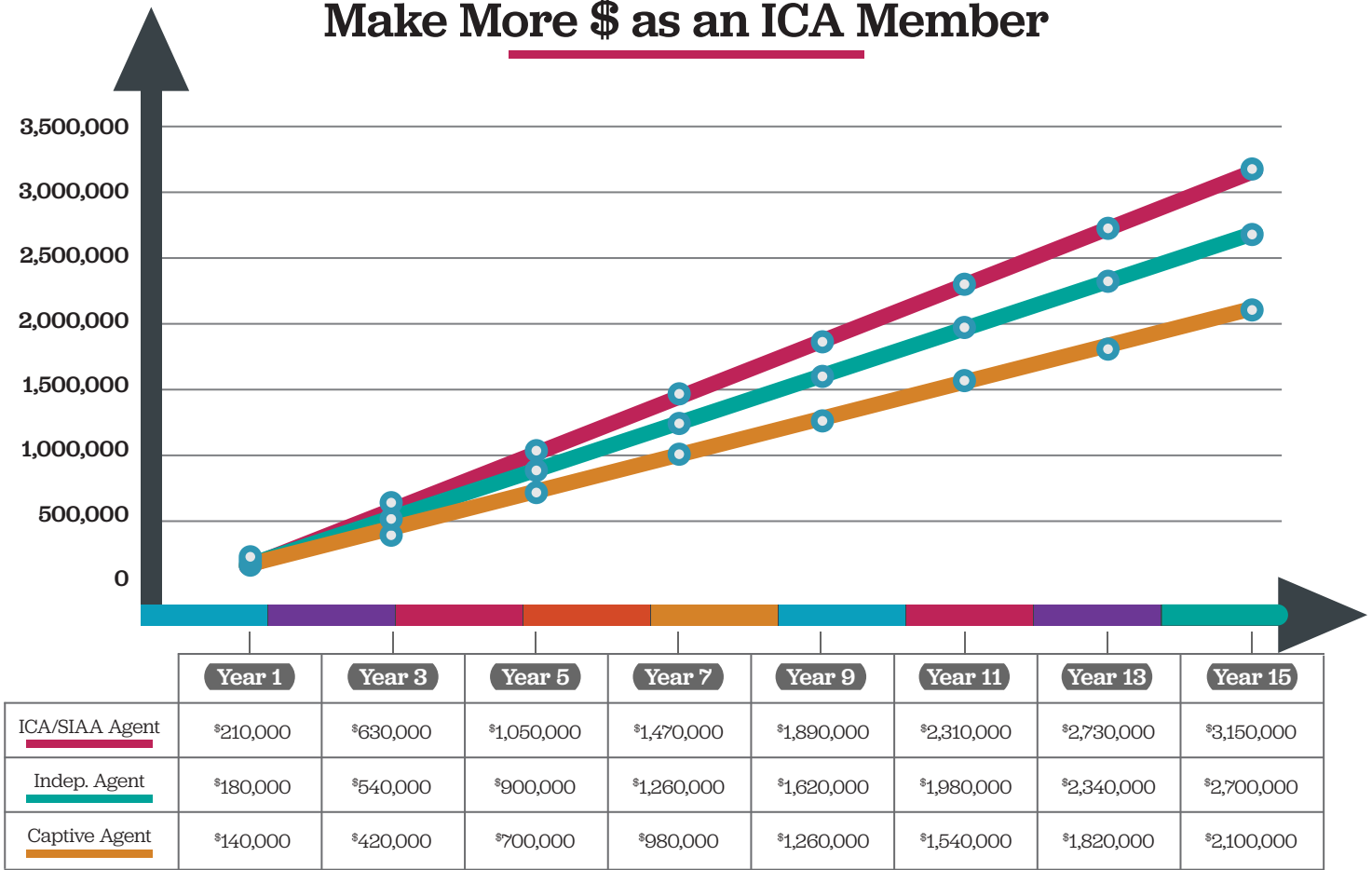
I have officially 'rebuilt' my agency in written premium, from when I left my, almost 7 year, Farmers agency! I never could have imagined that it would only take 19 months. I want to thank you for the opportunity! I want to thank the amazing team at ICA for all their hard work, patience, education and really just being great! I'm so excited to continue to grow with you guys! 🙌

S.I.G. 
SIEGFRIED INSURANCE GROUP



Performance Chart

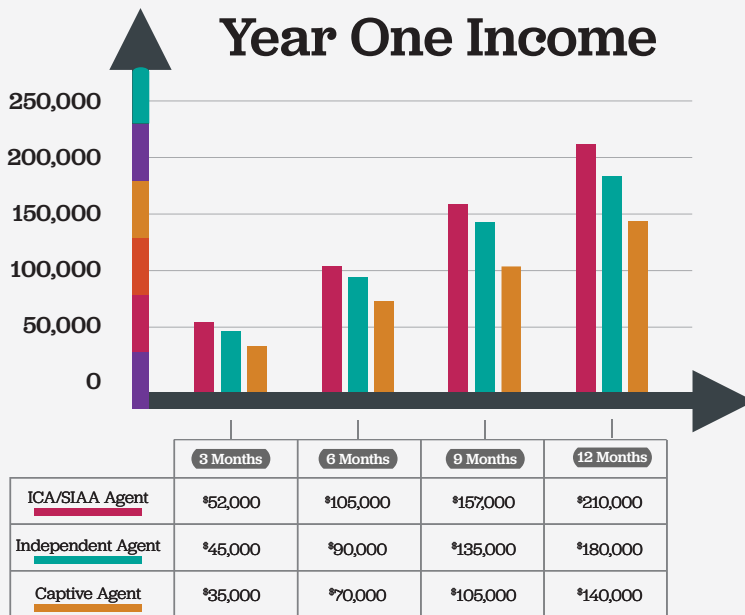
Make More \$ as an ICA Member



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 agencies 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.

Year One Income



Sales Training & Education

We Offer Unparalleled Insurance Sales Training & Education

Insurance Education & Sales Development

ICA provides the most unique and successful property and liability insurance education and sales training in the business. This includes both Commercial and Personal Insurance - beginner to advanced.

InsuranceSalesEducation.com, through its affiliate ICA Agency Alliance, Inc., has assembled a complete and unique approach to meeting the challenges of the insurance market today. Course designs are for all agency employees, including principals, producers and support staff. Our education department provides an interactive method to:

- learn insurance coverages; how to fill out, submit applications and quote risks
- work with underwriters on placing business competitively with the correct classification and final approval
- assemble information in a final proposal to present to the customer
- acquire skills in how to deliver the proposal for a successful sale of the policy

Expect More from ICA

ICA's sales training and education program is fast, comprehensive, and free to member agencies.

- Personal Lines Insurance Education
- Commercial Lines Insurance Education
- Complex Risk Accounts Education
- Continuing Education
- Producer Support
- Beginner to Advanced Support & Training


INSURANCE EDUCATION
& Sales Development



Take Your
Agency
to the Top!

Improve with Training & Education

We Are Here to Help Our Agents Grow THEIR Business to New Heights

A Member Testimonial

“ I started my own agency not long ago and had no commercial lines selling experience. Barb’s training opened up a new sales window for me. I trained with her for one hour a week for almost 6 months. She was very patient and trained me step by step. I had many questions, and she always had answers. When I think back, there were so many questions I asked multiple times while learning. Barb was never frustrated with me.

Barb always encouraged me to ask questions, and I would get my answers right away. The program is very organized, always letting me know where we were and how much training I had left. That made me feel like I was learning a lot and seeing great progress in my training.

Barb is not only a great trainer but also a best friend. By asking me how my business was doing, that really made me feel she was here to help me grow my business. She loves her trainees from the bottom of her heart. I am very lucky to have her as a trainer. ”



Tina Wang

How Do I Become an ICA Certified Insurance Agent?



Continuing Education Courses

Continuing Education & Preferred Agents Get Ahead of the Competition

Preferred Agents

Members of ICA Agency Alliance, Inc. who have ordered a free website are automatically part of our preferred agent finder directory on TheInsuranceBuzz.com, another affiliate of ICA. Member's location will show up on our map with a clickable red dot. Clicking on an agency's dot will pop up a small box with their contact information. If a user clicks on the agency name, it will direct them to their new website.

If you are one of our agents who has completed any of our CE Certified badged courses, you will get even more attention on our agent finder website.

ICA Certified agents will show up on TheInsuranceBuzz.com's map with a certified agent specialty badge. Each badge is associated with advanced education credits, knowledge, and industry specific training.

Continuing Education Courses

Apartment Risk	14 hrs
Complex Garage/Dealership ..	18 hrs
Contractor Risk	15 hrs
COPE	2 hrs
Cyber Liability	3 hrs
High Net Worth Client	3 hrs
Restaurant Risk	16 Hrs
RV's & More	3 hrs
Workers' Compensation	13 hrs
Personal Lines Coverages	6 hrs

All courses are accredited in CO & CA

The Most Unique and Powerful Insurance Sales Training and Education Program in the Business Today!

InsuranceSalesTraining.net's training and education program, another affiliate of ICA, is not available anywhere in the country. The training program includes both Commercial and Personal Insurance and is a mix of learning, selling, and earning income on the policies written during training.

Most courses are done in a One-on-One Mentoring / Teaching environment, with achievement scaled to the individuals' learning skills and time management. We do offer some courses in a group setting, as well. Courses are designed for all levels of experience from very beginner / introductory to advanced complex accounts that can quickly generate up to hundreds of thousands of dollars in written premiums.

Join us today!



Course Sign Up

✉ Email Barbara at barbara@icainsurance.com or fill out the form on icaagencyalliance.com.

Our Education Courses

General Insurance Courses

- Agency Operation Implementation
- APS Market Finder
- APS Market Finder In-Depth
- Binder, Certificate, EOI, ID Card Prep
- Build Credibility and Relationships
- Building Brand Awareness
- Create Solutions & Commitment to Buy
- Cross-Selling
- Develop a Sales Pipeline
- Follow Up & Time Management
- How to read a MVR & CLUE
- Identify Target Markets
- Identify Model Clients
- Importance of Target Sales & Marketing
- Importance of E&O
- Intro to Excess & Surplus Lines Market
- Intro to ICA/SIAA - Orientation
- Intro to Risk Retention
- Launch Marketing Plan
- Procedure Manual
- Proper Documentation
- Protection Class & Fire Mapping
- Recruiter Training
- Renewal Process
- Sales Skills I
- Sales Skills II
- Sales Skills by John Fear
- Time Management
- Understanding BORs
- Group & Alt. Markets*

Personal Insurance

- Auto Product & Marketing
- EZLynx Training
- Flood and Earthquake
- Homeowner Product & Marketing
- Marketing HO and Auto
- Personal Articles Floater
- PL Marketing Plan
- PL Specialty Coverages
- PL Underwriting Quick Ref Guide
- Quote Sheets Review

Commercial Insurance

- Additional Insureds
- Auto Coverages
- BOP Coverages
- Completion of ACORD Applications
- COPE
- Cyber, E&O, D&O & EPLI
- General Liability Coverages
- Garage Coverages
- Intro to General Liability
- Intro to Commercial Lines
- Producer Training
- Property Coverages

- Umbrella Coverages
- Workers' Comp Coverages
- Audits - How to Address with Your Customer*
- Building Ordinance & Law *
- Business Income & Extra Expense*
- Directors & Officers Liability*
- Farm*
- Intro to Bonds*
- Intro to Claims-Made Coverage*
- Technology Part 1 & 2*

* Denotes course is pending

Benefits of Our Education Program



Beginner to Advanced

Our training and education program is built to encompass all levels of agent experience by providing a broad curriculum of educational opportunities.

Sales Skills

Our sales skills training offers unique insights into the sales process and how to leverage your knowledge and beat the competition.

Continuing Education

We offer continuing education, and topics vary for new agents to experience agents.

Niche Marketing

Marketing can vary in size and scope. Our agents are encouraged to identify niche markets and create a marketing plan around these to become experts in these fields, build referrals, and increase their revenue.

Insurance Education

Agency Principles, Producers & Staff

We focus on providing training not only to the agency principle but to their staff as well. We believe a well-trained staff creates a stronger agency with the ability to continue growing.

Underwriting Skills

We teach to assess each risk, based on their characteristics, to create a clear understanding and appropriately market the risk.

Coverage Training

Understanding the various coverages is paramount to an agent's success. We will teach the agent the different coverages available and how to apply this to the client's needs.



ICA Marketing Department

Providing You With the Tools to Succeed



- Personalized Agency Website
- Set Up Your Brand for Success
- Search Engine Exposure
- Blogs & Social Media Assistance
- Certified Agent Finder
- Printed Marketing Materials



What Do We Offer?

ICA Insurance Marketing & Design offers marketing materials to help empower our agents with the tools to succeed. We provide a variety of marketing materials including professional branding with logo design, business cards, personalized agency website, postcards, handouts, & a spot on TheInsuranceBuzz.com agent finder directory.

Digital Marketing

Upon joining, we will provide a full website to our member agents for premium exposure on the web. Your site will be mobile friendly, responsive and personalized to your agency. If you use Facebook, we will post unique content daily to your page as well.

Print Marketing

We are continually updating and adding more marketing products to our agents. We have several printed products to choose from. Business cards, postcards, rack cards, and tri-fold brochures are available to personalize for your agency.

Printing Services

We will offer printing services to all member agents for a small fee to cover material costs. The designs are still 100% free if you want to print materials yourself. We want to help you get ahead of the competition.

Digital Marketing

Agent Finder Directory for Exposure on the Web

Certified Agent Finder Directory

Members of ICA Agency Alliance, Inc. who have ordered a website with us are part of our preferred agent finder directory on TheInsuranceBuzz.com, another affiliate of ICA. They will show up on our map with a clickable red dot.

Clicking on an agency's location dot will pop up a small box with their information. If a user clicks on the agency name, it will direct them to the agency's website.

ICA Certified agents will show up on the map with a certified agent badge. These agents have taken the initiative to go through specific training and education courses offered for FREE by ICA. Each badge is associated with continuing education credits and provided you pass; you will get your ICA certification in that course. There are

five certifications as of now; Garage Insurance, Workers' Compensation, Contractors Insurance, Apartment Insurance, and Restaurant Insurance.

This is just the beginning of a much larger project. Once we have enough certified agents, we will start paid marketing (covered by ICA) for our certified agents. Each certification category has its own website with a map that shows only our certified agents from that category.



Get the Support You Need

A Member Testimonial



*Jason Anderson
Anderson Atwood Consulting*

“Building an agency is hard. There are so many things to think about. When we decided to partner with ICA it was the best decision our agency could have made! Through this partnership, we have found that the staff has been extremely helpful in guiding us along the way. Every experience has been so positive and I cannot say enough great things about ICA and everyone who works there. Thank you!

Preferred National Partners

Specialty Companies

 <p>Antiques and Collectibles</p>	 <p>Bar & Nightclub Insurance Program</p>	 <p>Bonds – All Types</p>	 <p>Business Auto</p>	 <p>Coastal and Vacation Properties</p>
 <p>Coastal Commercial</p>	 <p>Coastal Package Program</p>	 <p>Collector Cars</p>	 <p>Commercial Real Estate Package Program</p>	 <p>Condominium Program</p>
 <p>Cyber Liability</p>	 <p>E&O Professional Liability</p>	 <p>Farm & Ranch</p>	 <p>Flood Excess</p>	 <p>Flood Primary</p>
 <p>Flood Private</p>	 <p>Food and Beverage</p>	 <p>Franchise Food Insurance Program</p>	 <p>Garage Liability</p>	 <p>Garage Liability</p>
 <p>High Net Worth</p>	 <p>High Net Worth</p>	 <p>Home Business Insurance Program</p>	 <p>Landlord Insurance</p>	 <p>Personal Watercraft</p>
 <p>Medical Professional Liability</p>	 <p>Non-Standard Auto</p>	 <p>Program Accounts</p>	 <p>Public Auto</p>	 <p>Special Events & Sports Teams</p>
 <p>TAPCO Underwriters</p>	 <p>Vacant Property</p>	 <p>Workers' Compensation</p>	 <p>Workers' Compensation</p>	 <p>Umbrella/Excess Commercial</p>

Preferred National Partners

Insurance Carriers

Other Non-National Primary Partner Companies



Become a Part of the Key

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



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