

# FMS

FAIA MEMBER SERVICES



# 2025

PRODUCT GUIDE

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# A NOTE FROM THE MANAGING DIRECTOR



**A**s the business-focused arm of your association, FAIA Member Services (FMS) is constantly striving to add value to your membership. Together, our dedicated team works to help independent agents find and secure best-in-class liability coverage for their agency, give agencies of all sizes access to markets, and provide products and services they need to be successful.

Bringing on new partners is a large part of what we do at FMS. Like all our products and services, these new partners have been vetted by the agents who serve on the FMS Board of Directors. These volunteer leaders assess each potential partner to ensure that they meet FMS' high-quality standard and serve the needs of all our member agencies, regardless of size.

In addition to bringing on new products and services, FMS remains committed to giving our member agencies the opportunity to be successful and profitable. FMS creates opportunities for agents to earn commissions through our market access programs and rewards agencies that take advantage of our suite of products and services. Our Utilization Bonus program, which all member agencies are automatically signed up for, rewards you with points for each FAIA product and service your agency uses. The more you use—the more points you earn! At the end of each fiscal year, we pay out utilization bonuses to hundreds of agencies based on their participation. Over the last 10 years, FMS has awarded more than \$2.25 million in utilization bonuses to FAIA members.

Finally, our Professional and Management Liability program helps agencies with the comprehensive coverage that meets their needs, including errors and omissions (E&O), cyber liability, and umbrella policies. Through our program, we offer exclusive access to the A+ rated Swiss Re admitted program (formerly known as the Westport program) and, through our relationships with other admitted and non-admitted carriers, have access to additional options to meet any agency's needs, including startups.

On behalf of the entire FMS team, thank you for giving us the opportunity to be your business partner. I am here to help in any way that I can. Please don't hesitate to reach out if you have any questions or if you want to suggest additional products for us to consider in the future.

**DAVID BURT**

A handwritten signature in black ink that reads "D. D. Burt". The signature is stylized and cursive.

# 01.

## COVERAGE FOR YOUR AGENCY



### Professional Liability Coverage

FAIA Member Services provides exclusive access to the admitted A+ rated Swiss Re program as well as access to almost any Errors and Omissions (E&O) market (both admitted and non-admitted).

### Swiss Re Program

The Swiss Re program was developed by agents for agents and is **tailored to provide the broadest protection available**. The Swiss Re program has a proven claims-paying track record, is a fierce advocate for claims handling and coverage interpretation, and offers the kind of outstanding customer service that comes with FAIA membership and more than 50 years of experience in the agency E&O space. Program highlights include:

- Defense costs in addition to the limit of liability.
- Three additional ways an insured agency can reduce or waive their deductible up to \$25,000.
- \$20 million limit capacity is available.
- **Catastrophe Extra Expense coverage:** \$25,000/\$50,000 (with increased limit options up to \$100,000/\$250,000 available through endorsement).
- Insolvency coverage for placement with carriers rated B or better by A.M. Best or carriers covered by a state guaranty fund.
- **Extended Insolvency coverage:** an endorsement is now available to cover all eligible, non-admitted carriers (FL Statute 626.918).
- Removed the hammer penalty for active policyholders.
- Added coverage for newly acquired organizations if the revenue does not exceed 15 percent of the named insured's total revenue.

## Additional Options

Through our IIABA-endorsed brokerage firm, FMS has established relationships with several admitted and non-admitted carriers to serve members who may be ineligible for placement or want to look at additional options outside of the Swiss Re policy. FMS also has **options available for start-up agencies and those who have been in business for fewer than three years.**



[www.swissre.com](http://www.swissre.com)  
[@SwissRe](https://twitter.com/SwissRe)  
[www.facebook.com/SwissReGroup](https://www.facebook.com/SwissReGroup)  
[www.linkedin.com/company/swiss-re](https://www.linkedin.com/company/swiss-re)  
[www.instagram.com/swiss\\_re\\_group](https://www.instagram.com/swiss_re_group)

# 02.

## EXTRA LAYERS OF PROTECTION FOR YOUR AGENCY

### Cyber Liability

**Cyber Liability:** a comprehensive services-based solution to data breaches that focuses on the coordination of the expert forensic, legal, notification, public relations, and credit monitoring services that clients need to satisfy all legal requirements and maintain customer confidence.

**Employment Practices Liability (EPLI):** offers broad policy coverage for discrimination, harassment, and inappropriate employment conduct, including hostile work environment, failure to hire or promote, wrongful demotion, negligent evaluation, deprivation of career opportunity, retaliation, wrongful discipline, libel, slander, defamation of character, and invasion of privacy.

*\*FMS has access to markets that have the ability to offer Wage & Hour defense coverage, independent contractors as insureds, and third party coverage, subject to underwriting review. Most carriers no longer offer these coverages in Florida.*

**Commercial Umbrella:** FMS has access to an umbrella market that increases the limits of liability over an agency's underlying policies. This is a member exclusive product that also goes over your E&O, which is a rare find.

**Excess E&O:** provides increased limits of financial protection to your agency from unexpected risks and increases your liability protection should a lawsuit max out the limits of your primary E&O policy.

# 03.

## PERSONAL UMBRELLA COVERAGE



### RLI Personal Umbrella Policy (PUP)

The RLI PUP is an umbrella providing limits up to \$5 million in coverage. RLI is rated A+ by A.M. Best and **will write over any underlying carrier, regardless of rating**. RLI also offers personal umbrella policies over other umbrella policies if you are looking for additional excess limits.

RLI accepts the Citizens \$100,000 liability for a flat rate of \$185!  
No extra gap policy needed.

### Why Recommend an RLI PUP?

- Ten percent commission on new and renewal business.
- Simple, self-underwriting, online application process (you will know immediately whether or not a risk qualifies).
- 24-hour issuance from receipt of eligible application.
- No premium calculations are necessary.
- Renewals are solicited and billed directly to your insureds.
- Premiums start at \$285 for Florida insureds.
- No excluded vehicles.
- Declaration pages from underlying carriers are not required.
- Motor vehicle registrations are not required with submission, and applications are acceptable with up to two accidents and four tickets. (There are exceptions for drivers under 22 and over 70.) Note: The state of Florida's official drivers license format has increased to 13 characters (1 alpha and 12 numeric). Effective 10/01/2013, the MVR service used to obtain Florida MVRs will reject drivers' license requests not listed in the proper format.

### RLI

RLI is a **leading U.S.-based specialty insurance company** that helps people and companies safeguard assets through a diverse portfolio of property and casualty insurance and surety products. They are rated A+ by A.M. Best and will write over any underlying carrier regardless of rating.

[www.rlicorp.com](http://www.rlicorp.com)

[www.linkedin.com/company/rli-insurance-company](https://www.linkedin.com/company/rli-insurance-company)

# FMS TEAM



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IMS Marketing Administrator

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# 04.

## FMS PREFERRED PROVIDERS



### Description:

ePayPolicy gives agencies the ability to securely and efficiently accept credit cards and ACH payments online while passing on transaction fees to the insured. ePayPolicy helps hundreds of agencies across the country each day speed up receivables and bind policies faster.

### Member Benefit:

No setup fee. Try free for three months and later subscribe for \$25 per month or cancel at any time. Use referral code "faiamember."



- [www.epaypolicy.com](http://www.epaypolicy.com)
- [@epaypolicy](https://twitter.com/epaypolicy)
- [www.facebook.com/epaypolicy](https://www.facebook.com/epaypolicy)
- [www.linkedin.com/company/epaypolicy](https://www.linkedin.com/company/epaypolicy)
- [www.instagram.com/epaypolicy](https://www.instagram.com/epaypolicy)



- [www.evolvevema.com](http://www.evolvevema.com)
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- [www.facebook.com/evolvevema](https://www.facebook.com/evolvevema)
- [www.linkedin.com/company/evolve-mga](https://www.linkedin.com/company/evolve-mga)
- [www.instagram.com/evolvevema](https://www.instagram.com/evolvevema)



## evolve



### Description:

Evolve offers high-quality cyber insurance for modern-day exposures. Every business faces cybersecurity risks, but not every business has the same cyber exposure. Policies include comprehensive cybercrime coverage, all-inclusive business interruption, and hardware replacement in the event of a cyberattack.

### Member Benefit:

FAIA members receive **exclusive member rates** to cover their agency's cyber liability.



**Description:**

Ask Fetch is a **software program that allows** users to quickly research underwriting for a given risk in under 30 seconds with only a location needed to get started. All data provided by Ask Fetch comes from underwriters, guidelines, manuals, and other verified sources. Ask Fetch also continuously updates its database with the latest from carriers and agencies.

**Member Benefit:**

FAIA Members can sign up for Ask Fetch at a **discounted rate of \$47 per month for the first user.**



[www.fetchuw.com](http://www.fetchuw.com)



[www.firstinsurancefunding.com](http://www.firstinsurancefunding.com)  
[@FIRST\\_Funding](https://twitter.com/FIRST_Funding)  
[www.linkedin.com/company/first-insurance-funding](https://www.linkedin.com/company/first-insurance-funding)



**Description:**

FIRST Insurance Funding, one of the largest premium finance companies in North America, **provides industry-leading service and complete financial solutions to its partners.** FIRST will develop a custom finance program that offers full premium finance services and offers a financial services package specifically for your agency.

**Member Benefit:**

**FAIA members and their clients** can enjoy the benefits that come with access to one of the largest premium finance companies in the U.S.

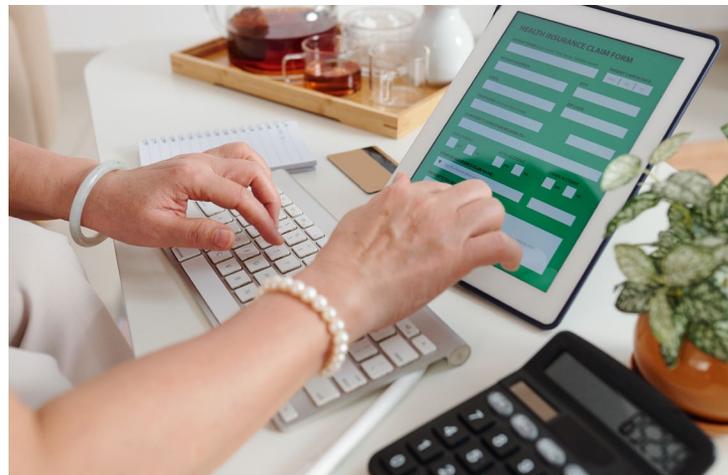


### Description:

Formstack Sign gives you a fast, simple, and secure way to get documents signed by insureds regardless of time or location. With Formstack Sign, organizations can capture legally-binding eSignatures via computers, tablets, smartphones, and even text messages.

### Member Benefit:

FAIA members can try Formstack Sign for **free for 14 days**.



- [www.formstack.com/sign](http://www.formstack.com/sign)
- [@formstack](https://twitter.com/formstack)
- [www.facebook.com/Formstack](https://www.facebook.com/Formstack)
- [www.linkedin.com/company/formstack](https://www.linkedin.com/company/formstack)
- [www.instagram.com/formstack](https://www.instagram.com/formstack)



### Description:

Heartland offers payroll solutions and related business solutions and services to more than 400,000 business and educational locations nationwide. Heartland Payroll helps protect your book of business by agreeing not to offer competitive services to your clients. Heartland can help reduce audit related stress for your clients by offering a seamless pay-as-you-go solution.

### Member Benefit:

FAIA members receive a **25 percent discount** on Heartland Payroll Services for their agency needs.

- [www.go.heartland.us/faia](http://www.go.heartland.us/faia)
- [@HeartlandHPY](https://twitter.com/HeartlandHPY)
- [www.facebook.com/HeartlandHPY](https://www.facebook.com/HeartlandHPY)
- [www.linkedin.com/company/heartland-payment-systems](https://www.linkedin.com/company/heartland-payment-systems)
- [www.instagram.com/heartlandhpy](https://www.instagram.com/heartlandhpy)



### Description:

Our platform streamlines the hiring process with optimized job templates, one-click posting to 100+ boards, a branded Career Page, candidate assessments, one-way video interviewing, and direct communication—all in one place. AI tools and automated workflows personalize candidate engagement through emails, texts, and assessments while helping you identify top talent faster.

### Member Benefit:

FAIA members receive a 23 percent discount off of standard IdealTraits subscription pricing.



[www.idealtraits.com/faia](http://www.idealtraits.com/faia)



# liberate



### Description:

Never miss an opportunity to connect with your customers. **Liberate's AI-powered voice agent keeps your agency open 24/7**, handling every call and autonomously resolving customer requests—whether it's quote inquiries, service updates, or routine support.

### Member Benefit:

Ready to get started? As an FAIA member, you get access to an exclusive promotion when you sign up for Voice AI:

- Get **discounted** set up and integration fees.
- Sign up within the first 30 days and get your **first month free**.

[www.liberateinc.com](http://www.liberateinc.com)

[www.linkedin.com/company/liberate-inc](https://www.linkedin.com/company/liberate-inc)



### Description:

The Main Street America Group is a **super-regional property/casualty mutual insurance holding company that operates eight carriers, including Old Dominion Insurance Company, A.M.** Best rates Main Street America with an "A" (Excellent) financial strength rating, with a stable outlook, as well as an "A+" issuer credit rating.

### Member Benefit:

FAIA member agencies receive **20 percent commission** on both new and renewal flood business with no volume commitments.



- [www.msagroup.com](http://www.msagroup.com)
- [@msagroupins](https://twitter.com/msagroupins)
- [www.facebook.com/MainStreetAmerica](https://www.facebook.com/MainStreetAmerica)
- [www.linkedin.com/company/main-street-america-insurance/](https://www.linkedin.com/company/main-street-america-insurance/)



### Description:

ODP Business Solutions is a **leading provider of office products and services** for people like you who are taking care of business. They are a single source for everything customers need to be more productive, including the latest technology, core office supplies, print and document services, business services, facilities products, furniture, and school essentials.

### Member Benefit:

FAIA members receive **up to 55 percent off** office solutions they use most.

- [www.officedepot.com](http://www.officedepot.com)
- [@officedepot](https://twitter.com/officedepot)
- [www.facebook.com/OfficeDepot](https://www.facebook.com/OfficeDepot)
- [www.linkedin.com/company/office-depot](https://www.linkedin.com/company/office-depot)
- [www.instagram.com/officedepot](https://www.instagram.com/officedepot)

# PAULDAVIS™

Property Restoration Experts



## Description:

Paul Davis Property Experts is the industry's **full-service restoration, remediation, and reconstruction provider for commercial and residential properties** affected by water, fire, mold, storm, or any other disaster.

## Member Benefit:

**Access to free inspections;** Property Restoration Expert Consultants before and after a claim is filed; free Continuing Education Classes; and special invitations to Paul Davis Events.



866-316-7249

[pauldavis.com](http://pauldavis.com)

[www.pauldavis.com](http://www.pauldavis.com)

[www.linkedin.com/company/paul-davis-restoration/](https://www.linkedin.com/company/paul-davis-restoration/)



[www.rlicorp.com](http://www.rlicorp.com)

[www.linkedin.com/company/rli-insurance-company](https://www.linkedin.com/company/rli-insurance-company)

# RLI®



## Description:

RLI is a **leading U.S.-based specialty insurance company** that helps people and companies safeguard assets through a diverse portfolio of property and casualty insurance and surety products. They are rated A+ by A.M. Best and **will write over any underlying carrier regardless of rating.**

 **Swiss Re**  
Corporate Solutions



**Description:**

The Swiss Re Group is a **leading wholesale provider of reinsurance, insurance, and other insurance-based forms of risk transfer**. Dealing direct and working through brokers, its global client base consists of insurance companies, mid-to-large-sized corporations, and public sector clients. Swiss Re's admitted E&O program is created for and by insurance agents.



-  [www.swissre.com](http://www.swissre.com)
-  [@SwissRe](https://twitter.com/SwissRe)
-  [www.facebook.com/SwissReGroup](https://www.facebook.com/SwissReGroup)
-  [www.linkedin.com/company/swiss-re](https://www.linkedin.com/company/swiss-re)
-  [www.instagram.com/swiss\\_re\\_group](https://www.instagram.com/swiss_re_group)



**Description:**

Vine IT & Cybersecurity **combines the best software with experienced, certified technicians** to protect against hackers, viruses, malware, data thieves, ransomware, and an ever-evolving and growing list of technology-related threats to your agency's livelihood.

**Member Benefit:**

FAIA members receive a **10 percent discount** on managed IT and consulting services for members with 10 or more employees.

-  [www.vineit.com](http://www.vineit.com)
-  [@thevineit](https://twitter.com/thevineit)
-  [www.facebook.com/TheVineIT](https://www.facebook.com/TheVineIT)
-  [www.linkedin.com/company/vineit](https://www.linkedin.com/company/vineit)
-  [www.instagram.com/thevineit/](https://www.instagram.com/thevineit/)



### Description:

WAHVE offers **two innovative talent solutions to help insurance firms with their staffing needs**. WAHVE's innovative Vintage Contract Staffing solution supplements insurance firms' staff with pre-retiree work-at-home vintage experts on long-term contracts. WAHVE's Talent Acquisition Outsourcing solution streamlines the hiring process with a bias-free, end-to-end, cost-effective talent qualifying platform, making it easier and more cost-effective to secure the best-fit diverse candidates.

### Member Benefit:

FAIA members receive a **50 percent discount** on the standard one-time setup fee of \$2,500.



-  [www.wahve.com](http://www.wahve.com)
-  [@wahve](https://twitter.com/wahve)
-  [www.facebook.com/WAHVE](https://www.facebook.com/WAHVE)
-  [www.linkedin.com/company/wahve](https://www.linkedin.com/company/wahve)
-  [www.instagram.com/wahve1](https://www.instagram.com/wahve1)

# 05.

## MARKET ACCESS PROGRAMS



### Description:

Initially founded in Florida, Independent Market Solutions is now jointly owned by independent agent associations operating in 16 different states. Its mission is to perpetuate the independent agency system **by providing greater access to competitive insurance markets and creating direct appointments** when agents reach an established premium threshold.

 [www.imsaccess.com](http://www.imsaccess.com)



### Description:

Big "I" Markets is an online market access system available exclusively to Big "I" members, **featuring no fees, no volume commitments, and competitive commissions**. FAIA members have access to a suite of top-tier products, including affluent homeowners, bonds, small commercial packages, habitational, and non-standard homeowners.

 [www.markets.independentagent.com](http://www.markets.independentagent.com)

QUESTIONS? **FEEL FREE  
TO REACH OUT TO US.**

**FMS**  
FAIA MEMBER SERVICES

PO BOX 16579

Tallahassee, FL 32317



(850) 893-4156



[FAIA.COM/FMS](https://www.fiaa.com/fms)