



GET THE NAILBA ADVANTAGE



NAILBA
The Voice of Independent Brokerage Distribution

THE VALUE OF NAILBA MEMBERSHIP

In today's competitive environment, hard work and good intentions are not enough to keep your brokerage general agency profitable. You need the right contacts, a technical edge, sound business advice, and credibility. You must be current with the newest technology and techniques, compliant with the most recent regulations, and aware of the issues that impact your bottom line. And, you need a voice in Washington from someone who will stand up and fight for you and your business.



Since 1981, the National Association of Independent Life Brokerage Agencies (NAILBA) has been leading the way in protecting our members' interests.

NAILBA helps you understand the industry's constantly changing information and how it affects your agency. We have influenced countless positive changes in our industry and we never stop working for you.

Member satisfaction surveys and individual member feedback indicate that the most valuable resources that NAILBA membership provides include:

- Access to members-only meetings and events including the Annual Meeting and Executive Forum. NAILBA membership dues include one complimentary Annual Meeting registration.
- Legislative and Government Affairs updates and representation
- Discounted, comprehensive E & O Insurance program
- Informative and timely publications, including the bi-monthly magazine, *Perspectives* and bi-weekly e-newsletter, *NAILBA Now*
- Online Education/Agency Training



**Join us today and experience
the value of NAILBA membership!**





The National Association of Independent Life Brokerage Agencies (NAILBA) is a nonprofit trade association with over 350 members in the U.S. and Canada, representing more than 250,000 producers who deliver over one billion dollars in first year life insurance premiums annually. NAILBA member agencies, principals and staff can participate in the activities of the NAILBA Charitable Foundation and the NAILBA PAC.

NAILBA

**11325 Random Hills Road
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www.NAILBA.org



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THE VALUE OF NAILBA MEMBERSHIP

NAILBA has allowed me access to some of the best business and insurance minds in the world. By attending the annual meetings for the last 28 years my agency has been rewarded with knowledge that we never could have collected on our own. From the very practical business management practices to very esoteric economic forecasts, NAILBA has allowed us to gain knowledge and understanding of the world in which we operate.

David P. Chittenden, CLU, ChFC, LTCP
The Chittendens • Phoenix, AZ

NAILBA provides the best venue to meet with existing carrier relationships and to develop new carrier relationships. Since the beginning of NAILBA our agency has benefited from the relationships that were brought closer by the annual meeting.

Chad Milner
The Milner Group • Lawrenceville, GA

We joined NAILBA a few years ago for the E&O insurance and stayed because the meetings are the best in the industry. I have not left the annual meeting in November without not only learning a lot about our industry but making key contacts each year. The best thing that I can say about the meetings is that I will never miss one and it is well worth the time and money.

Scott Tietz, CLU
Partners Advantage Insurance Services, LLC • Colton, CA



MEMBERSHIP GUIDELINES

Please review the Membership Guidelines, per the NAILBA bylaws (*effective 06/2010*), to determine the appropriate membership category for your company.

If you are unsure about the most appropriate category for your organization, or have any questions regarding membership criteria, please contact NAILBA at (703) 383-3081 for clarification.

REGULAR MEMBERSHIP

To be accepted as a REGULAR member agency, an agency must satisfy the following qualifications.

1. The agency must be a duly licensed, independent brokerage agency.
2. The agency must derive its primary income from brokerage distribution.
3. An agency must maintain, in good standing, a direct reporting brokerage general agent's contract with at least three (3) brokerage carriers and place at least 12 new cases each year with each carrier.
4. The agency is not directly or indirectly owned or controlled by one or more insurance carrier, or by one or more subsidiary, affiliate or employee of one or more insurance carrier.
5. A Regular member agency's production is primarily derived from producers who are not directly controlled by that agency.
6. The agency is committed to promoting and advocating the independent brokerage system.

NEW QUALIFIED MEMBERSHIP

To be accepted as a QUALIFIED member agency, an agency must satisfy the following qualifications.

1. The agency must be a duly licensed, independent brokerage agency.
2. The agency must derive its primary income from brokerage distribution.
3. An agency must maintain, in good standing, a direct reporting brokerage general agent's contract with at least three (3) brokerage carriers and place at least 12 new cases each year with each carrier.
4. A Qualified member agency's production is primarily derived from producers who are not directly controlled by that agency or its parent company.
5. The agency is committed to promoting and advocating the independent brokerage system.

ASSOCIATE MEMBERSHIP

This category represents the independent agency which has "rolled up" their direct reporting contracts under a joint marketing master agreement. The firm holding the master agreements must be a Regular member agency (as outlined above) with all dues current. Should the Regular agency not renew their membership, the affected Associate Member agency must surrender its membership. Associate Member agencies must be clearly in the independent wholesale brokerage business, as determined by the Board of Directors.

PROVISIONAL MEMBER AGENCY

An agency that would otherwise qualify as a Regular Member agency, with the exception of the number of direct reporting contracts, may be a Provisional Member for a period of not more than two (2) consecutive years. A Provisional member agency shall have all of the rights and privileges of a Regular Member agency.

MEMBER EMERITUS

This category shall be for a retired principal from a NAILBA member agency. S/he shall be no longer involved in the day-to-day operations of the agency. S/he shall have no less than five (5) continuous years of NAILBA membership, in good standing, prior to retirement. Benefits of this membership type include registration to NAILBA annual meetings, the magazine *Perspectives*, the email newsletter *NAILBA Now*, and other NAILBA communications.

MARKETING GROUP MEMBERSHIP

A national marketing group whose membership is comprised primarily of Wholesale Brokerage General Agencies that work within the brokerage industry may qualify for NAILBA membership under the following conditions:

1. The marketing group must employ at least one (1) full-time staff person whose responsibilities focus solely on the management of that marketing group.
2. The marketing group must have no fewer than six (6) member agencies.
3. The marketing group must supply a list of its members to NAILBA along with the other required documentation necessary for consideration for NAILBA membership.
4. The marketing group should strongly encourage its members to also be NAILBA members. It should be willing to provide opportunities for NAILBA to explain and discuss the benefits of NAILBA membership to its members (at its annual meeting, or other gatherings of its membership).

A Marketing Group that is accepted for membership shall be entitled to the rights and privileges of a Regular Member EXCEPT for the right to vote on matters submitted to a vote of the members. The right to vote is reserved for individual member agencies.

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