



Ohio Insurance  
AGENTS



## **INDEPENDENT MARKET SOLUTIONS: MARKET ACCESS FAQ**

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### **What is IMS?**

IMS was established to create greater market access for association members. Their purpose is to provide member agencies access to quality insurance markets and create marketplace leverage through negotiated contracts with participating carriers. IMS programs are designed to give agencies of all sizes the opportunity to gain carrier appointments as IMS sub-producers.

### **What is the cost to participate in IMS?**

There are no initial fees, ongoing fees, or exit fees to participate in IMS. The only requirement is for your agency to remain a member of good standing with OIA.

### **What sort of compensation will I receive?**

While working as an IMS sub-producer, agencies are paid competitive commissions by IMS on a monthly basis and can participate in earned contingencies.

### **Who owns my policy expirations?**

You do! IMS sub-producers enjoy 100% ownership of expirations.

### **Which carriers are participating in Ohio?**

The IMS menu is constantly changing to include new carriers intended to expand your strike zone. You can view the current participating carriers and details on their available programs here: [imsaccess.com/states/ohio](https://imsaccess.com/states/ohio)

### **Will I have direct access to underwriters?**

Yes. As an IMS sub-producer, you will have access to carrier portals and be able to work directly with an underwriter.

### **Can I eventually get a direct carrier appointment outside of IMS?**

Yes! Every IMS agent owns their book of business and can qualify to roll that business toward a direct appointment once a pre-determined volume is reached.

### **How do I get started?**

Go to [imsaccess.com/states/ohio](https://imsaccess.com/states/ohio) and click APPLY NOW. Complete an application to request access. Follow the instructions on the webpage and in the resulting confirmation email. Please note that agency appointments are not guaranteed.

**Reach out to Jodie Shaw  
with questions!**

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