

Appraisers / JIBNA Agents Reap Higher Rewards



When consumers buy jewelry they need two things: a jewelry appraisal and jewelry insurance. An independent appraiser who is also a JIBNA agent can fill both those needs.

You can write the appraisal, counsel your clients about their jewelry, and then offer them the best jewelry insurance. You will act as their agent, submitting insurance applications and reaping the rewards.

- JIBNA's rates are highly competitive and we offer significant premium discounts.
- JIBNA's standalone policy provides broader jewelry coverage than typical homeowner's policies and other jewelry policies.
- There are fewer exclusions than under a homeowner's policy.
- A jewelry loss does not count as a homeowner's loss, and clients retain their homeowner's "claim-free" status.
- In short, JIBNA offers the broadest coverage at the best price.

How to take advantage of the JIBNA connection

Become a JIBNA agent, offering your customers both appraisals and insurance, and adding to your income each year at renewal time.

OR, establish a relationship with your local JIBNA agent, agreeing that he will recommend you for appraisals, you will recommend him for insurance.

OR, as a service to your customers, make available flyers for JIBNA Personal Jewelry Insurance.

Getting your insurance license

Requirements for obtaining an insurance license vary from state to state. Recent law changes have made the process much easier. As a JIBNA agent you will be writing only jewelry policies, so you need to get a license in personal lines or property insurance. Preparing for the exam requires about 20-40 hours of study, either as class time or by correspondence.

An insurance license differentiates you from other independent appraisers and adds distinction to your CV. It allows you to offer an additional—and very important—service to your clients, bringing you ever-increasing financial returns.

As an agent for JIBNA Personal Jewelry Insurance you can take advantage of our specialized training and marketing support. Please contact JIBNA with any questions about being a JIBNA agent: 877.524.6254 ext. 1



Steady revenue stream for independent appraisers

JIBNA and the Appraiser: A perfect fit

Increase your income -insure what you appraise!

As a JIBNA agent, you will:

- **Acquire a steady revenue stream**

Agents receive a commission when the policy is written and each year at renewal time. Your commission continues as long as the policy continues. Over the years, the income mounts up.

- **Add a new dimension of services**

Customers are already coming to you for appraisals. By adding an insurance license to your credentials and CV, you can also offer customers jewelry insurance coverage.

- **Strengthen client relationships**

Clients who can get both an appraisal and insurance coverage through the same person are more likely to return for their future jewelry appraisal needs. This means future appraisal fees, as well as ongoing insurance commissions.

- **Increase your customer base**

As an agent for JIBNA, you can establish relationships with local agents. Those who do not offer standalone jewelry policies would be happy to recommend you to their customers. Agents who need jewelry appraisals may prefer that you write the jewelry policy as well, since "you're the expert."

JIBNA deals only with jewelry insurance. That is our exclusive focus. We value the appraiser's expertise, because we rely on good appraisals when determining premiums and settling claims.

You already provide good appraisals. As a JIBNA agent, you will be offering your clients the other thing they require: the best insurance coverage for their valued jewelry.

Your clients will thank you for offering both these services, and you will enjoy an ever-growing revenue stream year after year.



JIBNA Personal Jewelry Insurance is a small, privately-held corporation that is the exclusive underwriting manager for personal jewelry insurers within the 50 US states and DC. We are an admitted A-rated company offering very competitive rates, attractive commissions, marketing support, value-added services, the broadest jewelry coverage, and almost unlimited capacity.

JIBNA PERSONAL JEWELRY INSURANCE

JEWELRY INSURANCE BROKERAGE OF NORTH AMERICA
455 South Fourth Street • Suite 444 • Louisville, KY 40202

Questions? Call 877-342-6254, ext. 1

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