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With Technology Issues, It’s Getting Harder to Remain Positive!

**DEBE CAMPOS-FLEENOR, NAPAA President, Active Allstate Agent**

Trust me, I’m here from Headquarters, and I’m here to help! We hear this way too many times. And while Allstate HQ has good intentions, all too often the needed results do not come to fruition as quickly as needed. It is both sad and frustrating at the same time. While I try to remain as positive as I can, the technology issues occurring at Allstate are trying to all of us. I need to vent!

Everyone needs the right tools to do their jobs. A plumber needs a pipe wrench, a firefighter needs a hose and, in the insurance business, we can’t write policies without access to the Allstate network.

In the past few months, getting this access has become a real problem. I recently endured the horrendous transition from Microsoft 365. Although I paid for IT support for the conversion, the results were inconsistent, and our office literally could not write business for an entire week. From what I hear from agency owners across the country, I am not alone.

Today, I have experienced three Allstate system outages. As I reviewed my third system outage email notification, I began to feel pickpocketed, courtesy of Allstate. I am losing money because I am paying my staff to sit and wait for the system to be functional and unable to bind new business. With great embarrassment, I have escorted prospective clients out of my office, promising them that I will gladly provide an insurance quote when our systems are operational.

To add insult to injury, it is the same dysfunctional Allstate IT department that now wants to take an additional percentage of my commission so they can provide “service and expertise” via a new phone system that uses artificial intelligence to direct callers to the right department. With great embarrassment, I have escorted prospective clients out of my office, promising them that I will gladly provide an insurance quote when our systems are operational.

To add insult to injury, it is the same dysfunctional Allstate IT department that now wants to take an additional percentage of my commission so they can provide “service and expertise” via a new phone system that uses artificial intelligence to direct callers to the right department. As we all know, the new Integrated Service Center initiative will soon be on our doorstep unless we insist on the Company getting their current IT fixed before doing more harm to the agency channel.

We could indeed use some help from headquarters. The Company could start by providing an IT infrastructure that actually works. We need to stand together to get the Company to fix what is broken before moving on the next technology program. This is our opportunity to band together to fight for our individual business and yes, actually fight for what is right for our customers who the agent community has to meet day to day.

Struggling, trying to find your way through the Allstate network of landmines, band together with your friends at NAPAA – we deserve better.

NAPAA is here to join forces with agents across the nation to open dialogue to share ideas and solutions that not only will be productive for agents but win/win solutions for agents and Allstate. We have weathered many storms, including: IPS, ABO, losing line 19, and requirements of LSP count.

Can we talk? Join NAPAA and let us work together and help Allstate help us.

Debe Campos-Fleenor began her affiliation with Allstate in 2004 as an LSP, opening her own “scratch” agency in 2006. Debe joined NAPAA shortly thereafter and has served as both Executive Vice President and Treasurer. She is active in many groups and organizations, including the Allstate Foundation programs for domestic violence and teen safe driving. Debe has been awarded the Allstate Helping Hands Award several times and has made significant contributions to the Allstate Giving Hands campaign. She was nominated for Woman of Influence in 2008.

Debe is a regular contributor to the Exclusivefocus magazine. An expert at locating marketing items available from the company, her presentations at NAPAA live events are always a big hit.
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We Have Tough Choices to Make!

TED PARIS, NAPAA Executive Director

By the time that you get this magazine in the middle of January, you will have received your first folio based on the new commission rates announced in October. Gone is the extra 1% that a majority of agency owners received for fulfilling the IPS and staffing requirements; the extra up .5% for IPS upside opportunity; the broaden your book monies and the executive advantage program. All of this will have been replaced with a 9% base commission rate and the opportunity to earn additional new business commission rates as long as you hit your “baseline.” I understand that the baseline numbers for 2020 appear to be reasonable. Let’s hope they remain so.

So, what choices do we need to make?

The first choice for the 70% of the agency is how to offset the decreased renewal income of 10% to 15% of gross revenue. In a $2 million agency, the reduction is going to be anywhere from $20,000 to $30,000. The Company claims that agency owners should increase new business production by enough to offset the decrease and that will be a win-win for all. That might be true in areas where Allstate is growing and has competitive prices.

Let’s say that your decrease in revenue is $24,000 a year, or $2,000 a month. In order to offset this loss, your agency would have to generate an additional $10,000 in NB premium if you hit your baseline and the average commission mix was 20%. The items needed to get the additional premium would vary by territory. If the average premium was $500 an item, you would need to increase your item count by 20 each month. But you will also need to factor in the additional costs incurred in marketing to obtain the needed numbers, so the actual number might be 25 to 30 new items to offset the reduction.

Your second choice is how you will increase production credits. Your annual bonus is affected by the amount of life insurance policies you sell. For most, under the new commission rates, this multiplier will change. Unless your agency has 10% life penetration, the factor will be 12 x your PIF; so you will need to increase your solicitation of life and financial products in order to increase production credit. To encourage life production, Allstate has increased commissions on life products slightly.

To offset both of these new commission rates, you will need to grow your book of business. This means you will need to ask yourself: where are the monies needed to finance this growth going to come from? Pulling from cash reserves? Borrowing money? Paying yourself less? Increased new business production? Tough choices need to be made.

If you don’t increase production enough to offset the decrease, you will have even tougher decisions to make. Am I going to reduce expenses, if so where? Marketing? Staffing? Personal salary? Downsizing the office? Can I learn to operate with less? Take out a loan against the TPP to offset the loss? Tough choices need to be made.

I hope you have already completed your business plans for 2020. While you might get your 2019 bonus in February 2020 to help offset the decrease, what if you don’t get a bonus in 2021 from 2020? You need to set your personal production goals in order to achieve the result you want. If you are not making money for your family and your retirement, why are you owning your agency? Agency ownership is for you to enrich yourself and your family, not just help Allstate grow.

Finally, the biggest and toughest choice an agency owner has to make. When is it time to go? It can be a difficult decision to make. It will vary by age, tenure, and personal goals and ambition. Allstate and their actions further complicate the issue. Because of the reduction in commission that many will have, agency values will decrease. Finding buyers for the smaller agencies is becoming harder. The Agency Business Objective Program (ABO) is concerning. I’ve talked to four different lenders and they are not lending to new outside buyers if the size of the agency is under $1.5 million. Though values for medium to large agencies vary, they are relatively stable while the values of smaller agencies are dropping. Even mega agencies are seeing a drop in value. But, owning an Allstate agency is sort like owning a mutual fund or your 401k, the only time one should worry about the value is when you are wanting to sell. For some, the time to sell high may have passed you by. For others, holding and waiting is a viable option. Tough choices need to be made.

Again, when to sell, move on, or retire is a very personal decision. I’ve done that three times. First was when I was 55 years old, making a ton of money as a Farmers District Manager, a position I loved for years and years, but then Farmers changed the rules of engagement. It was not fun. It was not enjoyable. I hated it. So, I resigned and took my money and purchased an Allstate agency. Fast forward eight years, and Allstate changed the rules. I had grown the agency and found a buyer and avoided the change in commission that occurred in 2012. A year later, I came back and purchased a struggling agency under the ECP.

— Exclusivefocus Winter 2019/2020
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I first provided legal services to NAPAA in 1999. At that time, the “Preparing for the Future” program—and the upcoming termination of all employee agents—created quite a row between Allstate and its agency force. Its intensity has ebbed and swelled over 20 years, but the fundamental conflict remains. From my perspective, the dispute stems from Allstate’s schizophrenic treatment of its agency owners. When it comes to investing time and money into growing sales, Allstate welcomes an entrepreneurial attitude from agency owners, but when it concerns the manner and means by which agencies operate, Allstate instinctively reverts to the habits of an employer, squelching autonomy and independent business judgment.

This 20-year schizophrenic pattern currently rears its head in the form of Integrated Services. Notably, while the program is presently voluntary for existing agents, Allstate refuses to rule out mandatory participation in the future. The terms of the current contract amendment being offered show exactly why no truly independent agency owner would voluntarily sign-up for the program.

“Here’s What We’ll do for You … Until We Won’t”

Allstate can unilaterally modify the services it does and does not provide.

The contract amendment agency owners must sign to participate in Integrated Services includes, as Appendix A, a Service Support Schedule that outlines the types of support Allstate’s call center will provide to participating agencies. For any given agency at any given time, those services may prove helpful. So perhaps contracting with Allstate to provide these services is not such a bad idea?

Independent business owners routinely enter contracts with other suppliers or “sub-contractors” to outsource a piece of their workload. When they do so, they reasonably expect a written commitment from the supplier expressly outlining the services to be provided for the length of the agreed contract term. Allstate makes no such commitment. On the contrary, while it provides the list of services in Appendix A, it reserves the right to revise the list “from time to time” on ninety days’ notice. In other words, participating agencies will not and cannot know what they will be getting beyond ninety days.

What independent business owner sub-contracts with a service provider but gives that provider carte blanche to change the scope of the services to be provided?

“How About We Agree that I’ll Charge You Whatever I Want to Charge You?”

Allstate can unilaterally increase the “fees” it charges for Integrated Services.

As with the Schedule of Services, the contract amendment provides a fee schedule in Appendix B that lays out the cost of participating in the Integrated Services program. As with the Schedule of Services, Allstate reserves the right to change that fee schedule unilaterally by providing ninety days’ notice. So, if you are a participating agency owner, not
only don’t you know what service you’ll be receiving … you also don’t know how much you’ll end up paying.

Welcome to the Hotel California! Not?

The amendment provides no exit for participating agents

Okay, so Allstate can change the services it decides to provide, and it can change the cost of participation. But if Allstate does so in an unreasonable fashion, participating agency owners will just quit the program, right? Wrong. Incredibly, the amendment has no expiration and no option for agencies unilaterally to terminate the agreement short of shutting down. In contrast, the amendment provides Allstate the option to pull the plug on the program at any time. Imagine firing your long-time staff so you can afford the cost of Integrated Services only to learn that Allstate is killing the program due to lack of participation. Again, it begs the question, why would an independent business owner accept these terms?

“You Completely, Entirely, 100% Decided on Your Own to Sign This, Right?”

Allstate goes out of its way to stress the “voluntary” nature of the amendment

The amendment requires the agency owner to acknowledge that the amendment:

• Is not intended to control the manner and means by which the agency operates;
• Does not change the independent contractor relationship; and
• Was entered as agency’s “entirely voluntary” decision.

If, notwithstanding the overwhelming business reasons not to, an agency owner independently decides to sign the amendment, good for him/her and best of luck.

But Allstate’s heavy insistence in the amendment on the “voluntary” nature of a decision to sign begs the question, “Why can’t you agree that participation will only be voluntary?” Allstate seems to understand that no truly independent agency owner can be unilaterally forced to enter such an onerous, one-sided agreement.

So why not allay the fears plaguing the agency force? There’s only one answer I can think of. Schizophrenia.

Conclusion

Integrated Services may have its place for some agency owners. Assuming the concept makes business sense, the contractual amendment adopting it should make business sense as well. In its current form, in one lawyer’s humble opinion, it does not.

The information and suggestions provided here should not be construed as legal advice or an endorsement from NAPAA or its attorneys or accountants. NAPAA expressly disclaims any such advice. NAPAA recommends that agents consult with their professional advisors before taking any action that could affect their tax or legal statuses.

Dirk Beamer has served the National Association of Professional Allstate Agents (“NAPAA”) as General Counsel since 1999. In that capacity, he has successfully defended NAPAA against a federal internet trespass case brought by Allstate. He also sued Allstate on behalf of NAPAA and its members in a highly publicized federal lawsuit challenging Allstate’s treatment of its agents. In addition to litigation matters, Dirk regularly counsels NAPAA concerning its ongoing business affairs including contract negotiations, management and employment issues, and member concerns. Dirk provides similar services as General Counsel to The United Farmers Agents Association (“UFAA”).

Dirk regularly works with captive insurance agents from across the country, as well as their local attorneys, to handle business issues including purchasing and selling books of business, investigations and disciplinary proceedings with the carrier, employment law and contract litigation.

Dirk graduated from the University of Michigan Law School with honors in 1993. He is licensed to practice in Michigan and Ohio, and he is a member of the State of Michigan Bar Foundation – an honor reserved for less than 5% of the practicing bar in the state. In 2014, Super Lawyers magazine named Dirk one of the Top 50 business lawyers in the state of Michigan. He is a past recipient of the National Association of Professional Allstate Agents President’s Award.

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How to Integrate Lifetime Learning into Your Schedule

Troy Korsgaden

To be successful in the future, you must be willing to adapt quickly. The way companies are doing business is rapidly changing. It’s no longer “business as usual.” We not only need to navigate the tsunami of change for our own businesses; we also must lead our clients through the same tsunami.

This means staying informed and up to date on changes within the companies with which we do business, as well as those that directly affect our industry. If lifetime learning wasn’t one of your core values before, it needs to be now.

Current and potential customers are barraged with an overwhelming amount of information with just a click of their search buttons. Becoming an expert in your field will allow you to help them disseminate the information overload and gain their confidence as a trusted advisor.

Lifelong learning has never been more important than it is today. Shooting from the hip or “winging it” is no longer an option. You will be hard pressed to find any client who hasn’t done some preliminary research on our industry offerings. Your job is to remove the clutter and explain your value in a language they will understand. This will alleviate frustrations or concerns and enable your clients to make informed decisions for their families’ and/or businesses’ personalized needs.

Intentional and purposeful learning must become a permanent component of your business plan. It should become as habitual as unlocking the front door of your office and flipping on the computer. Customers are demanding more astute and informed advisors in all professional industries.

Our authority based on industry knowledge must convey the value of personalized service over the perceived faster and cheaper online options. Daily lifelong learning is necessary to keep us relevant as advisors so we can offer our customers the powerful combination of our own knowledge and that of our expertise partner. Below are my five simple ways to integrate lifetime learning into any busy schedule.

1. **Make an appointment with yourself.** Block out one hour each day to devote to learning. This can be any time of the day – before, during, or after work. Keep the mindset that this appointment is set in stone. Do not allow yourself or your staff to schedule anything on top of it, reschedule it, or remove it. This appointment is just as important as meeting with a client.

2. **Take advantage of company-and industry-sponsored webinars and video calls.** There is no shortage of these in our industry, and they are great ways to get quick information on relevant subjects, as well as input from peers. One caveat: Not all information is good information. If you find that the subject matter doesn’t apply or appeal to you, simply disconnect and move on.

3. **Multitask.** I like to download audio books or YouTube videos and listen to them while I exercise. Take the time to load your device with impactful videos, audio files, or digital books. Next time you find yourself eating at your desk, waiting in line at the bank, or sitting in traffic, turn on one of the choices from your li-
3. Library. These quick injections of learning add up over the week and month.

4. Go outside your comfort zone. Although it is very important to stay informed and educated within the boundaries of your industry, it is equally important to expand those boundaries. Explore ideas from other industries. How can you manipulate and apply them to your own business? Read or listen to philosophy, satire, biographies, history, or anthropology. The human “struggle” has not changed over the past 2,000 years. You will find that, no matter how old (or new) the content is, some part of it will resonate with you.

5. Embrace digital minimalism. Be open to disconnecting. Part of lifelong learning is also learning about ourselves on a higher plane. Shut out the noise for a set time frame each day. Reflect and rebalance yourself. What could you have said or done differently during today’s sales meeting? How can you improve your communication skills or leadership skills? How can you apply current industry changes to your business? Find solace in the quiet and stillness of time with yourself.

Don’t allow yourself to become overwhelmed. There is no need to order the past 12 months of every insurance and financial services periodical published or go into debt filling up your Amazon cart. Today is day one. Start small. Ease into it. Pick one or two subjects that interest you the most that you want to learn more about. Focus on that until you feel you know all there is to know.

There is a reason the term “building blocks of learning” exists. Think of learning as a giant brick wall that has not yet begun to be constructed. One brick does not a wall make. But, over time, those bricks start to add up—and the wall becomes tall and impenetrable.

A small change in your schedule, along with purposeful dedication, will have a huge impact on your business and on your relationships with your clients.

Troy Korsgaden is President of Korsgaden International in Visalia, CA. He is an international insurance carrier consultant, industry main-platform speaker, representative trainer, and agency consultant, as well as the author of six books. He can be reached at troy@korsgaden.com.

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An Old, Tired Business Approach.

Women. Remember them? The financial industry knows it needs to engage more women in the industry. Article after article report the massive and impactful changes in workforce demographics. So, you’d think our industry would have made great strides.

But even as corporate reports state the changes in their customer needs, from increased percentages of women earning higher levels of education and increased wealth, the lack of inclusivity in the financial industry is staggering. As women become heads of households, exercising their preferences and political strength, there’s a lot of talk about working towards diversity and inclusion in their workforce. Recent articles even report that women look for women when it comes to hiring professionals in all areas of their lives – including insurance and financial services.

Yet in their 2016 Report “When Women Thrive: Financial Perspective,” Mercer, a global human resources consulting firm, states: the predominance of men in senior positions in financial services is a symptom of broader problems within the industry. Overly narrow criteria for advancement, outdated leadership models, inflexible working practices and bias in talent management all contribute to a lack of diversity, highlighting a recognized need for improved values and behaviors.

Habits Don’t Die (or Golf is Part of the Gulf)

Last month I attended conferences for different insurance and financial organizations only to be bombarded with a male sports mindset. One event had a keynote speaker was a long-retired football player, with a movie that highlights his rags to riches life story. Vendor activities were golf putting challenges and ring toss to win large bottles of liquor. Some had raffles to win retired football player jerseys. The major networking event was a day of golf.

See the divide? While we broadcast that changes need to be made in the financial industry – what’s changing? Where’s the appeal for the diverse, more female workforce? What are they willing to do differently to demonstrate, and really heed the call, that they are open, ready and willing to bring in a more female and diverse workforce?

Time to Change the Systems

As an expert in gender and ways to engage the female market, I can tell you it will take dedicated leadership and well-thought out programs that demonstrate consistent and ongoing behaviors in all areas of the organization to change our

Swap Traditional for Influential

Barbara J. Provost, EdD, Founder, Purse Strings, LLC
systems. The value proposition itself, the differentiator that makes each company a special brand, will need to align a new workforce paradigm—far different than the old, tired football approach. Different work routines, new resources and modified workdays, and other bonus and work incentives, should all be on the plate when it comes to making reforms that appeal to women.

Winning Tactics for Greater Diversity

But, let’s brainstorm changes that could take place, just at conferences, that would spark a breath of freshness into old schemes. Imagine this:

Female Friendly Hotels: Put some of these items on the list when deciding where to host your event. Hotels that demonstrate:

- Diversity in the hotel’s own workforce
- Clearly marked and easy to use recycling programs
- Sustainable products in rooms
- Female-forward services
- Inviting room decor
- Restaurants with conscious food choice and labeling
- Percentages of profits given back to women’s or family organizations
- Additional security
- High-end bath products
- Fresh and healthy meal choices
- Nursing rooms

Diverse Keynote Speakers: Swap football professionals for other, more diverse presenters, who have a story that shows resilience. Some more diverse examples are:

- Misty Copeland: The first African American woman to be promoted to principal dancer in American Ballet Theater’s 75-year history
- Nicholas James Vujicic: An Australian-Christian evangelist and motivational speaker born with tetra-amelia syndrome, a rare disorder (called phocomelia) characterized by the absence of arms and legs
- Diana Nyad: In 2013, on her fifth attempt and at age 64, she became the first person confirmed to swim from Cuba to Florida without the aid of a shark cage, swimming from Havana to Key West

Swap carbo-loading for healthier options: Let the energy of the conference create more energy by providing food options that will energize your body and help the mind stay sharp. Minimize the carbo-loading that leads to afternoon fatigue and empty calories. Long days of learning and networking can be enhanced with healthy fueling.

- Offer a selection of healthy foods: berries, nuts, healthy greens, dark chocolate, green veggies, avocados, eggs, lean meats, chicken breasts, fish, low carb breads, beans, cheese
- Bring in a chef to cook simple lunches and show professionals the best selections to choose during their busy day
- Make it fun! Select a chocolate fountain with fresh berries over pretzels and fake cheese

Balance high-energy with some downtime options: Not everyone can take in all the high energy conferences offer throughout the entire day. Provide options for downtime, time to re-energize, or just a place to find peace and quiet without heading back to their hotel rooms.

- A mix of yoga sessions; from sunrise, to intros, to stretching to get rid of stress
- Meditation sessions that help quiet the mind and focus on new goals
- Quiet rooms for those who need to get away from the hubbub
- Morning or after-lunch group walk and talk activities.

Focus on the health of the whole person and not just the business. Financial professionals offer a lot of advice on how to best plan for one’s protection over a lifetime. Refocus on conferences as a time to get out of the day-to-day stressors and learn new information, knowledge and skills that can be incorporated into their lives, not just business-focused knowledge.

- Offer wellness assessments from medical professionals
- Provide sessions on healthy meals, routines, programs
- Engage speakers who speak to the idea that a healthy person equates with a healthy business

Select speakers and panels that are more diverse. Ensure that all panels have a balanced representation of different cultures, genders, and different ways of identification.

Be mindful of prizes and giveaways. Don’t always go for the sports themes. Mix it up with other offerings such as designer luggage, spa packages, gift certificates to restaurants or trips for two.

Be more thoughtful about the items that you give away. Ask yourself—is this really a useful item, or will it be left in the hotel room, or worse, a landfill?

Capture the Female Market

I hope you can begin to see how the old defaults are just that—old. There’s a fresh perspective and value at considering how to include women. Delete your assumptions and try some new methods that welcome a more diverse engaged financial community.

What is your organization doing differently to heed the call for a more diverse workforce?

No stranger to hard work and challenges, the Founder of Purse Strings LLC, Barbara Provost, has leveraged her strong experience, active research, and continuous data gathering activities, to solve a problem. Barbara found that women are consistently overlooked by insurance and financial institutions, to the tune of leaving a possible 14-trillion dollars of untapped sales on the table. Not only is this buying power being ignored for lack of tailoring to women, this powerful demographic is underserved and under-planned for their financial future.

With that sole purpose in mind, Barbara developed expertise on what these institutions need to reach and engage women, creating the first empowerment, education, and training tool to earn the vast spending power of the female dollar.

In addition to Purse Strings, Barbara Provost is President of Provost Counseling Inc. She and her team have decades of experience working with insurance and financial organizations developing training programs that make learners competent and confident in the work that they do.

She believes, “When those who work within organizations are able to perform their roles at top performance—the whole organization is successful.”
A while back, I had a very difficult conversation with my boss. “I’m leaving,” I told her. Well I didn’t actually have a chance to say those words because the instant we sat down in the conference room, she asked me how I was and I proceeded to sob uncontrollably. The stress from weeks of anticipating this very conversation had built up to incredible proportions to where my body shifted into release mode. And that’s what I did; I released. The actual conversation went something like this:

She: You’re leaving aren’t you?  
Me: I look up and nod.  
She: Can you give me time to find a replacement?  
Me: Yes.  
She: Will you be able to train them?  
Me: Yea.

After she gave me a very long hug, I was able to talk. I told her I was sorry, that I realized the job was not right for me and I wanted her to know that my intention was to be integrous in my decision, which is why I told her before I found a new job. She said she’s always known me to be integrous, but more so courageous. She expressed her appreciation for me coming to her about this. She also made a point to tell me that if it takes me 3 to 4 months to find a job, then I should take that time to find a job that I love. “There’s always work at the firm,” she said.

A huge weight had been lifted from my shoulders. Finally, the burden was gone but there was one small problem: I wasn’t sure about my next steps. Don’t get me wrong, I had ideas but somewhere along the line I lost my focus. While I had intentions of looking for a job after some rest over the weekend, that time extended into almost two weeks of being idle—watching Hulu, staring at the ceiling, sleeping, then staring at the ceiling again.

My body had been taxed for too long to where it finally stopped. I stopped. Now I am all for taking care of my body, especially when it’s been overrun by stress, but stopping also meant that my mind took over. My goals for finding a new job, in addition to keeping up with my writing and speaking goals, got pushed off. Each day that I sat on the sidelines the less impetus I had to take action.

There is no doubt that when big changes occur, disruption is inevitable. The unknowns are endless and it’s easy to get turned around when Pandora’s box is opened wide. The most effective way to keep the momentum going, however, is to take action. Knowing this why would anyone stop taking action? Here are a few reasons you might find relatable:

**Dropping the Ball**

Fatigue is a huge interference in keeping the momentum going. You lose steam so the ball gets dropped. Let’s use the situation I experienced with my boss. The result of the conversation ended up being empowering and positive but the aftermath is where things fell flat. Instead of utilizing the energy to propel me forward into my goal, I spent a good week and a half inactive. I spent a great deal of time in my head thinking about all the possibilities, which muddled my focus. This resulted in temporary paralysis.

The challenge is if you really want something to move forward, you have to do the work to get there on a daily basis. In Ryan Holiday’s book, The Obstacle is the Way: The Timeless Art of Turn-
ing Adversity to Advantage, he writes “if you want momentum, you’ll have to create it yourself, right now, by getting up and getting started.” It’s that easy. Momentum requires action. The power then grows as you accomplish one small thing after another.

**Blurry Vision**

Another thing that happens with a big shift is your vision can blur. I liken this to a wide lens camera; in an effort to get a clear shot you open the aperture wide, in order to capture the vast landscape. As you widen it takes time to find a sharp image. You spend time making subtle adjustments to the lens until the blurred image is brought into focus. Eventually, the image becomes clear.

Similarly, coming into focus on an idea or a goal is a process that will start out blurry before it becomes clear. This is an inevitable part of the growth process. As you embark on a new and unknown direction you will encounter things that don’t make sense, things that are confusing and sometimes things that don’t feel that great. When you open wide, you open up to ALL possibilities until you are able to reign in your focus.

Clarity will come and go, even when you are on the path that you know is right, which is why it’s much easier if you are inspired by your idea. In his article in Harvard Business Review, Scott Barry Kaufman, says that inspiration is “transcendent of our more animalistic and self-serving concerns and limitations,” which subsequently involves a moment of clarity and awareness of new possibilities. He goes onto explain that when an individual is inspired they strive to “transmit, express, or actualize a new idea or vision.” Inspiration is evocative of action, and therefore promotes sustained momentum.

**Fear**

Fear is king over all other momentum killing characteristics. It can easily distort vision and clarity by getting you to stop everything altogether. Fear breeds incredibly debilitating thoughts like doubt, to where you question your ability to execute. Fear is the ultimate form of resistance to momentum.

In his book, *The Big Leap*, Gay Hendricks refers to these fears as “upper limits.” Often times we limit ourselves because we are afraid to expand, intentionally sabotaging our potential by placing limits on what we believe we deserve. We actually place restrictions on how much money we make, how much love we receive and what kind of life we feel we are worthy of living . Limiting ourselves can make us feel comfortable but is it pushing us to our fullest potential? No way.

No matter how much you experience growth and change, you will have to work through your fears in relation your upper limits. Each time you expand into a new realm you will face challenges. Obstacles are a given, according Ryan Holiday. In fact, they are “the way.” Obstacles are there to help us triumph over our fear and doubts . He states that there is opportunity within a given obstacle to challenge our current perspective on life. Once we face the obstacle, the learning begins to where we find new ways to communicate and achieve our goals.

**Now What?**

You can be assured that there will be bumps, diversions, and obstacles on the way toward your goals and there is no way around that. You will experience fears, doubts and upper limit issues as you grow. Do not be alarmed. This is part of the process. It’s not always like this, nor is it altogether as scary as your mind thinks.

The beauty of knowing this is that it keeps you on the straight and narrow. Yes, some things will trip you up. Sometimes a hard conversation with your boss will knock you back for a bit; there will be challenges. But the euphoria that you will feel when you’ve transcended your fears is inexplicable. The more you lock into an inspired life, building momentum towards your goals will excite you. Move through the obstacles one day at a time and feel the power of your process exceed all expectations. I promise you, it works!

Sera Lawrentz is a Business Leadership Coach and Motivational Speaker. From a young age, one of the first questions she’d ask someone is if they are living into their dreams. Having lived a life where she listened to her inner spark, she developed a strong desire to inspire others to do the same. Sera has a Masters Degree in Theology, and has studied positive psychology and other faith systems extensively over the past 20 years. Her professional origins in ethics, leadership training and community building span environmental advocacy, the financial sector, and spirituality. She can be reached at info@seralawrentz.com or www.seralawrentz.com
Franchise owners are often faced with human resource and benefits issues that may be solved with a solution utilizing HR technology that can help improve recruiting, management, and performance.

Consider the following ways HR technology could help you manage your franchise, but be mindful that every tool and resource noted below might not be available for your use by your franchise model:

1. Improve Your Time and Attendance Records
Payment errors often occur when employees have leeway to guess the time they arrived at work, the length of their breaks, and what time they left at the end of the work day. Guessing leaves room for error and may result in an employer paying for time not actually worked. When integrated as part of a comprehensive HR solution, a time and attendance system may help reduce these labor costs and can help achieve greater overall efficiency for your franchise.

2. Recruit Better Employees (and Reduce Turnover)
Hiring the wrong person can lead to lost revenue and productivity, while time and expenses used to hire the right candidate can be one of the best investments a business owner can make. Enhance confidence in your hiring by standardizing and streamlining your recruiting and hiring processes. With an HR solution, you can: create thorough job descriptions, define what you’re looking for in a candidate’s skill set, determine the benefits offered, communicate the candidate’s potential development, and more thoroughly screen job candidates.

Having a keen idea of what these elements look like for each position and helping candidates know what to expect may help you more easily complete your search and find the right person for the job. Conducting pre-employment screening and applicant tracking with HR technology may also improve your hiring and onboarding processes.

3. Offer Competitive Benefits
What are you doing to set yourself apart from other organizations when it comes to attracting and retaining talent? The following benefits may help differentiate your franchise:

Employees value their time outside of the office. Does your franchise offer competitive vacation time, paid time off policies, sick time, and holidays?

Does your franchise offer health benefits and/or a 401(k) plan? These traditional benefits are highly valued by employees regardless of industry.

Be creative. Even seemingly small benefits such as lunches out or gift cards (when you keep in mind the tax implications) may make a difference when a high-performer considers working for, or staying with, your franchise.

4. Improve Your Human Resource (HR) Processes
More efficient HR processes may support your franchise in several key areas:

Fewer payroll errors. Automation can make inaccuracies less common.

Improved security. Keeping track of security updates through your HR solution may help your organization become less vulnerable to security breaches.

Saving money. Innovative and reliable technology can reduce the time employees spend sidestepping outdated technology, which can lead to greater productivity and reduced business costs.

5. Spend More Time on Your Business
As a franchise owner, you are certainly busy. But busy does not mean productive. What if you didn’t have to take on full responsibility for recruiting, training, and maintaining your staff? Running a franchise is your expertise; keeping up with software updates, government regulations, tax changes, and other non-core competencies may prevent you from spending time on managing the business itself. The right HR solution could help you more fully focus on the success of your business.

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WHY... JUST, WHY?

WHY JOIN A GROUP THAT TAKES OWNERSHIP OF YOUR AGENCY? AND MAKES YOU BUY IT BACK IF YOU LEAVE? NO WAY.

NO TAKE BACKS.

THE FASTEST GROWING AGENCY NETWORK FOR A REASON.
“Enjoy Life. It has an expiration date.”
– Zayn Malik

I love that quote because it is so true.
Quick story and a little friendly advice for you....

Last night I received a call from a really good friend of mine. His daughter is an Allstate agency owner and he was worried about her going too hard when it comes to her business. She hasn’t been able to “disconnect” from her agency and he was concerned that it was starting to take a toll on the people who love her. He asked me to give her a call to see if I could help. I called her today and we had a really good talk.

Please listen carefully to me - when you leave this earth, NOBODY is going to care how many items you wrote. NOBODY is going to care what your retention was. NOBODY is going to care how many Inner Circles you won. The only thing people are going to care about is how you impacted other people.

In order to impact other people in a positive way, especially the ones who are important to you, you have to have BALANCE in your life. If you are a new agent, fine, work your butt off until you have a viable business. Make the personal sacrifices you need to make to get things rolling. While you are doing this, learn to delegate and learn to disconnect. These are vital skills to acquire especially as your business grows.

The secret to having balance is actually really very simple - Be where your feet are. Meaning, wherever you are, give 100% to that. When you are at work, work your butt off. When you are at home, invest quality time with your family. When you are at dinner with your spouse, leave the phone in your car and give your spouse your full attention. Wherever you are, give 100% of your attention to that - Be where your feet are.

This business can consume you if you are not careful. I am wired to win. I hate 2nd place in anything that I do. I have run at a very high level for over 20 years. But in order to maintain that level of performance, I had no choice but to learn to delegate, disconnect and most importantly - deal with failure in a productive manner. Sure, I could have worked harder and could have always done more, but you can still have plenty of success even if you aren’t going 24/7.

Please understand that I’m not saying that you need to be complacent or not give your all, just make sure you have balance in your life. Focus on the things that you can control and learn not to sweat the small stuff. Trust me, at the end of the day, it’s ALL small stuff. Yes, there will be plenty of things that don’t go well or the way you planned. No big deal. Just learn from it and move on. How you respond to adversity is almost always much more important than the adversity itself.

Also - learn how to manage stress and be happy. How? Personally, I have chosen to simply not allow anyone or anything impact my ability to be happy and enjoy my family and my life. Stress is a choice. Happiness is a choice. How you feel about any situation is 100% up to you. You are in total control of your attitude and your feelings about anything in life.

So, keep it simple. Stop the 24/7 grind, be where your feet are and make good choices. THAT is the secret to balance and living a full life. The people who love you and depend on you are counting on you to enjoy your life. Because after all, it does have an expiration date. There is no doubt about that.

Craig Wiggins started a scratch agency in Alabama in 1996. Today he has four agencies in two states including the largest agency in Alabama. His agency is currently in the top 1 percent countrywide for Allstate agencies. In 2010 he started Craig Wiggins Coaching and Consulting to help other agencies grow their businesses.
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- 11 consecutive years of signing over 400 new independent member agencies
- 36 years as the leading model for IA insurance distribution
- Highest commissions, national and local incentives

...always will

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- Strong and competitive companies as Strategic Partners

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Expansion: Debt as a Tool for Growth
Scott Stars

Neither a borrower nor a lender be,” cautioned Polonius in “Hamlet.” William Shakespeare’s advice has gone on to form an attitude about debt that has survived countless generations.

Most insurance professionals are financially conservative by nature, and their attitudes toward borrowing often spill over into their businesses. They avoid debt in their personal lives and do their best to steer clear of it in their professional lives as well.

There is unquestionably some wisdom in avoiding debt, particularly for individuals. One of the first financial lessons most people learn is to live within their means. Taking on more debt than we can afford to repay can easily push us into a situation that spirals out of control.

Different for Businesses
But debt plays different roles for individuals and businesses. In fact, when it comes to business borrowing, “debt” isn’t the most accurate term. A better choice is “leverage,” because that describes the role borrowing can play in your insurance agency. Essentially, when your agency borrows, you’re leveraging other people’s money to achieve a purpose that will increase your wealth and/or the value of the business.¹

In fact, the idea of borrowing is so negative to many business owners, that they make a big mistake in an effort to avoid it. When they need extra capital, instead of taking on temporary debt, they permanently give up part of their equity by assuming partners or equity investors. When you sell equity, you’re giving someone else – now a “permanent partner” – the opportunity to profit from the hard work you’ve already put into the business.

Some business owners believe a more sensible approach to business is a reliance on organic growth that doesn’t involve borrowing. On the surface, that may seem like a better solution, but pursuing organic growth forces you to reinvest profits that you would otherwise be taking out of the business as income. It takes more time to achieve, and it essentially forces you to accept a smaller return on your personal investment in exchange for the eventual growth of the business.

Careful borrowing, on the other hand, gives you the opportunity to simultaneously increase your business’s profits and your overall return.²

¹ This article originally appeared on https://www.oakstreetfunding.com/ on May 23, 2018. It is reprinted here with the kind permission of the author.

² Winter 2019/2020
Debt can be healthy
When you use debt instead of granting equity, you don’t lose control of your agency. As long as you repay the loan on time, you know exactly what your borrowing costs will be, and once you make the final payment, the loan disappears for good. You’re left to run your agency the way you want.\(^3\)

In addition, you may be able to deduct both the interest and the principal on the loan from your business taxes, making debt even more affordable. However, be sure to verify deductibility with your CPA or other tax preparer before you borrow.\(^4\)

When Does it Make Sense?
It’s important to think of debt as a strategic tool. You can use tools such as lines of credit to help you with shorter-term needs such as managing cash flow. There should be a specific purpose for your decision to obtain financing, whether that’s to buy upgraded technology, build a new office, or acquire another agency or book of business. Before deciding to borrow, create a business plan explaining your objectives and the return on investment that you anticipate receiving. Be conservative when estimating – understate expected revenues and overstate your costs – so that any surprises are pleasant ones.

If the expected return on investment is significantly higher than what it will cost you to borrow, taking on debt may be strategically wise. However, you should always stress-test your plan. In other words, consider whether you’ll be able to meet your obligations if, for example, your profits don’t match your expectations.\(^5\)

Debt Drawbacks
As an insurance professional, you know that every reward carries corresponding risks, and the use of debt is no exception. The advantages of using debt to grow your agency are offset to some degree by several points. The biggest is that you’ll be expected to repay what you owe, even if something happens to your agency. In some cases, you’ll be expected to back your loan with a personal guarantee, so that if the lender can’t collect from your business, it can chase your personal assets. And, if the lender requires collateral, borrowing may place some of your business assets at risk. In addition, if you file bankruptcy, the lender will get first crack at any assets that remain.

Depending on the market, the lender, your agency’s financial health, and your own personal credit history, you may have to pay a higher-than-normal interest rate. The more you borrow, the higher that rate is likely to go.\(^6\)

Finally, if your agency becomes heavily dependent upon debt, it might be viewed as risky at some point in the future when you’re courting a buyer or partner.\(^7\)

The Financing to Support Your Growth
Once you’ve made the decision to expand and transform your insurance agency, you’ll probably need to invest some additional capital in your business.

Where should you go? Often, agency owners turn to a familiar source: a bank officer. However, most traditional banks aren’t comfortable with the financial structure of insurance agencies. Most are geared to making loans to businesses that have tangible assets such as inventory, equipment, and real estate. Another option is loans that are guaranteed by the Small Business Administration, but SBA loans typically take a long time to process, may involve an overwhelming amount of paperwork, and have relatively small lending limits.

That’s why a growing number of insurance agency owners are turning to specialty lenders that are accustomed to working with the confines of the insurance industry. Such lenders understand how an agency like yours operates, and are familiar with the nature of your income streams, so they can approach the underwriting with realistic expectations and an appreciation for inherent risks.

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Scott Stars is a sales leader for Oak Street Funding. With experience in providing more than $120 million in insurance industry loans, Scott truly understands insurance agency businesses and their unique capital needs for acquisition funding, debt consolidation, succession planning and working capital. Scott has successfully led sales organizations in highly competitive environments and has developed growth strategies specifically for insurance businesses. He can be reached at scott.stars@oakstreetfunding.com.

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2 Scott, Mark, “Debt is a cheaper way to grow your business,” sbnonline.com, January 1, 2017.
5 Scott, ibid.
6 Allen, ibid.
7 Kunigis, ibid.
Are you using texting in your insurance agency marketing? If not, it's time to start!

The texting world has changed a lot in the past few years. Ten years ago, we didn't even consider texting with clients. Now, we are guaranteed to miss out on new business and customer service opportunities if we don't.

Many people (who don't work in sales) don't like to talk on the phone much. If they can email, chat, or text instead, they'll choose one of those options first every time.

We want to make our agency convenient for everyone, so that customers choose us over the competition. That's why texting is an important tool to start using in as many ways as possible.

**Things to Consider When Choosing a Provider**

There are a lot of texting providers out there. Here are a few things to ask as you look into them.

**#1 – Can you use your current office phone number?** It will be much easier if you only need to publish ONE contact number for phone and text. Check with your current phone provider first to see if they offer any texting options.

**#2 – Do they offer a way to access your texts online?** Logging on to your texts via the computer is much easier to manage. You're able to type faster, copy and paste information, and multiple people can access and manage the texts.

**#3 – Can you get texts via an app on your phone?** Your clients may text after hours or on weekends. In order to provide great service, it's a good idea for someone to have a way to check and respond to texts even when the agency is closed. Most services will offer an app that you can download to access your text messages instantly.

**When to Use Texting in Your Agency**

There are many ways you can use texting each day, but one of the best is for responding to new leads! If you're using digital marketing or purchased leads, it's really important that it be easy for your potential clients to communicate with you.

Text your new leads immediately and offer a link to get a full quote online, without having to speak to anyone first. Ask if they prefer to talk via text or phone.

Sometimes getting in touch with a new lead the first time is the hardest part. If you haven't heard back from them, send a text a few days later to follow up. Often a follow-up text can get an even better response rate than the first one! (Of course, you always want to remove someone's name and phone number if they request to not be texted.)

Once you write the new policy, text a link to the customer's new ID cards or an app where they can access them. Giving the prospect all the information they need, right on their phone, makes them more comfortable and will increase retention and referrals.

Remind these new clients that they can always text you for customer service questions and be sure to respond quickly whenever they contact you.

**Top Tips for Texting**

A few more tips...

**Use one number for the whole office.** Don't let staff use their personal phones. You want your clients to know what number to contact, even if your staff leaves the agency at some point in the future.

**Train your clients to include their name when they text.** It just makes things easier to manage.

**Find a way to manage your texts online so the entire team can be responsible and know what's going on.** It is so much easier to type quickly, follow up, and provide good service if it's online. And you'll have the E&O protection of seeing all the texts and responses in one place.

**Implement a process for following up with new leads and quotes via text.** Think about how a quick text could make the quote process easier or more convenient for your prospects. Start putting this into practice this week!

Any successful insurance agency knows that the key to growth is to offer what customers want. And customers have shown that texting is a preferred, quick and easy form of communication. Try some of these tips and see how it helps you increase your response rates and customer satisfaction.

Editor's note: Be sure to check with all state and federal laws about sending group and unsolicited individual texts before starting a texting program. Also make sure you are not violating any company rules.

Robyn Sharp is the owner of Mega Agency Marketing and an independent insurance agency in Arkansas. Visit AgencyUpdates.com to learn more about how to use social media to get leads and grow your agency.
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Tracking the Effectiveness of Your Marketing

Robyn Sharp

O

ther than payroll, marketing is typically the largest expense for any insurance agency. Marketing can make or break an agency, yet much of it is done without a whole lot of thought or tracking.

As we get ready to start a new year, it’s time to look at how effective our marketing is and make some tough decisions.

In insurance marketing, there are so many things we can track and improve upon. But without the right systems in place, you can waste a whole lot of money in a hurry!

Here are a few ideas to get you started…

Tracking

There are many different ways to market your agency. Some are considered direct response marketing and others are considered indirect, with more focus on simply getting the agency name out in the community.

Direct response is marketing that asks the prospect to take a specific action that can be tracked. For example, if someone fills out a form from a Facebook ad, we can clearly attribute that lead to Facebook and know exactly how much it cost.

A postcard asking someone to call and mention the card is also direct response. We will know when they call that they saw the postcard.

A billboard is indirect marketing. People may see it while driving down the street, but there isn’t a call to action and it doesn’t ask for a specific result. Someone simply notices your agency and builds recognition.

A radio ad can work in the same way if there isn’t a clear call to action. People hear it and it builds name recognition, but they aren’t necessarily calling because of it.

It is much easier to track the effectiveness of direct response marketing. When we spend $500 on internet leads or running a lead campaign on Facebook, we can look at the data and see exactly how many leads we got and how much purchased insurance.

With a billboard, you’re going to know how much you spent, but not how many leads it was responsible for creating or if you had any return on your investment.

Take a look at all of your marketing expenses over the past year and see which category they fall into – direct or indirect. Now let’s look at how to calculate the ROI of each one.

Where Are the Leads Coming From?

First, let’s look at leads. Sales is a numbers game. If you want to increase the value of your business and your income, you must have leads.

So, the first question to ask is – where are the leads currently coming from?

The best way to do this is by tracking each quote in a spreadsheet (or in your agency management system if it is equipped to handle it.) You’ll want to look at every single quote over the past 90 days at a minimum and figure out what brought that person to you.

Were they referred by a friend? Did they search on Google? Were they a purchased lead? Did they walk in because they live down the street? What got them here?

If you can’t find this information, then you have a big leak in your profits! The very first thing you want to implement is a process for writing this down with each quote and keeping it tracked in a central way.

Which Lead Sources Are BUYING?

Once you know where you’re generating leads, the next key piece of information is which ones are actually buying insurance. You’ll want to gather the same data for New Business Sales that you did for your quotes and then calculate each lead source’s close ratio.

Calculate the ROI

From here, we need to see what’s making us money. Take each lead source and calculate the cost per lead by dividing how much you spent by how many actual leads you received.

Next, calculate the cost per customer. Divide the amount you spent on a particular marketing strategy by the number of people who purchased.

You could take this even further if you desired and calculate the exact amount of premium and commissions that were earned for each lead source.

Here’s an example:

You purchased 20 internet leads this month that cost $15 each and you sold 3. Your cost per lead was $15 and your cost per customer was $100.

You received 5 referrals and sold 3 also. The referrals were free, but you paid a $10 reward to the referrer. Your cost per lead was $10 and your cost per customer was $16.67.

But here’s where it can get tricky. Let’s say you have a Billboard that you pay $400 for each month. You’re spending the money but have no idea how many leads it has generated or if there are any new customers. This makes it much harder to see how effective it is and how it compares to other marketing sources.

How does this help your agency?

With this data, you’ll be able to evaluate every area where you’re spending money. You’ll be able to compare these expenses against the commission it is bringing in to see if you’re making money or losing it.

Marketing is expensive. It costs a lot of to get in front of quality prospects. But it’s completely worth it when it’s generating new sales! Go through this process and get a clear picture for where your marketing is performing best and cut out the rest. Put the savings into the channels that give measurable results and you’ll quickly see higher profits!
Imagine...

...If you were Independent but not alone
...If you could reach your goals faster
...If you had training when you needed it
...If you had the tools to grow faster in every phase of your business
...If your management system would interface with apps & other products

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Starting your own business mimics the characteristics of the ancient mythological creature, the phoenix. The long-lived phoenix, goes through a transformative death, being completely burned to the ground only to rise from the ashes anew. From the ashes it becomes a new version of itself.

Historically, the symbolism of the phoenix is that of consecration, resurrection or life in paradise, essentially pointing to a deep freedom from within. As every part of the old self is burned to the ground, the phoenix utilizes the ashes from its former life to rise into a renewed form of self. A similar pattern transpires for entrepreneurs. As an entrepreneur you must take a leap into an unknown world. You must execute the transition in order to grow into your new form. Without the leap, without the rise, you stagnate.

Business owners are special people; they consciously take the risk to be more alive. They are “coming out” into a new layer of fullness. It’s critical that they come out as their new self, rising from the ashes of their corporate background, their unmanageable schedules and/or their perceptions that no longer serve them. Whatever was burned away as they moved toward their transformation must remain in the past.

I don’t mean to suggest a perfectionistic ideology, rather that, you will begin to recognize old patterns and old coping mechanisms that require new perspective. As a business owner you are opening up to an entirely new world. New ways of being are demanded of you. When you rise, you are exposed to new challenges, old challenges, and a plethora of decisions to make.

So, what does this new world look like? Who are you?

Your Business is You
While I advocate for healthy boundaries between your personal life and your business, there is no denying that your business functions the way that you function. If you hide from yourself, you hide from your business. If you struggle with integrity within yourself, you struggle with integrity within your business. Anything you run away from within yourself, you run away from in your business.

This is the challenge of leadership, in general, with the major difference being that there is no buffer between you and your client as an entrepreneur. Not at first. You are the product. Even if you are a software developer, you are still the person selling your product, your business and therefore a good portion of your identity is inextricably linked to that.

In contrast, when you are selling a product in the corporate world, you are disconnected from most of the process. There are teams of people focusing specifically on concept development and other teams focusing on estimating profitability. At each stage of the way, the product is brought to completion by many hands. You can see that the responsibility of one versus many could put a whole new spin on the vulnerability of the business owner. The business owner is all those things, not just one department.

The Struggle with Integrity
One of the biggest struggles I see my clients face, is tied to their connection with integrity. There is both an external and internal component to integrity. The external piece is being honest to others and expressing your personal values to the people you come in contact with, essentially doing what you say you’re going to do. The internal piece is the state of being whole and undivided. This addresses a deeper component to integrity, which is self-integrity, where the individual is unwavering in their own cause or beliefs that they don’t compromise their personhood for the sake of the client.

While the internal and external components of integrity are married to one another, it’s important to make this distinction because the fall out of integrity suffers when the individual attempts to be externally integrous while their inner world of integrity suffers. In other words, the heart of what it means to be inte-
grous comes from your internal framework of how to be honest, not only with yourself but with others as well. If you lose sight of your own personal goals and desires to please others, then your integrity is compromised. Your clients may be ecstatic about the incredible service that your company provides but it’s at the expense of your personal integrity.

This plays out in a myriad of ways in your business. For example, saying yes to too many projects. You are eager to please (as most business owners are!) and within that you compromise your own needs. You drop everything for a client but you will not show yourself the same level of respect when you need time for yourself.

There are layers to this. It could be a fear of turning down revenue, saying yes without thinking about the implications of your decision or just simply saying yes to your client because you haven’t been able to commit to the time-blocks for yourself.

Before you start analyzing this, please understand that this is more common than not. There is no need to beat yourself up.

The first requirement for moving toward change is awareness of a situation.

**Goodbye to Old Patterns**

The patterns that you live out in your life inevitably play out in your business. A big part of your “coming out” as an entrepreneur involves you developing new ways of being. In order for your business to thrive, it’s important for you to adapt without compromising your personal integrity.

Recalling the phoenix, it’s critical for you to consider that you are stepping into new territory. New territory presupposes new experiences. New, as in, you likely don’t know how things will go or who you will become in these situations. Be easy on yourself as you discover what is working and what is not. It can be challenging to decipher straight away.

When you are bombarded by new tasks, new ideas and new methodologies, it’s easy to feel scattered and unsure of yourself. That’s when going internal is so important. Though things can get blurry at times, you always have yourself to go back to, to check in and see what needs to be tweaked.

Moving forward, I recommend scheduling personal time on your calendar. Maybe that’s one day a week that you let yourself be free from the business. Or perhaps you want to block out short bursts of time during the week to let yourself think. Start small. Start with what works but make sure you actually give yourself the time.

Sera Lawrentz is a Business Leadership Coach and Motivational Speaker. From a young age, one of the first questions she’d ask someone is if they are living into their dreams. Having lived a life where she listened to her inner spark, she developed a strong desire to inspire others to do the same. Sera has a Master’s Degree in Theology, and has studied positive psychology and other faith systems extensively over the past 20 years. Her professional origins in ethics, leadership training and community building span environmental advocacy, the financial sector, and spirituality. She can be reached at info@seralawrentz.com or www.seralawrentz.com

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**Thank You to our Vendor Members**

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Winter 2019/2020
Technology Usage Survey

Melanie Otto

Provided Bank Agency Finance recently did a survey about technology use among insurance agents. 86% of respondents agree that digital technology is vital to helping their insurance agency grow. With more information online for customers to compare insurance policies, carriers, and agents, digital presence is important.

In spite of the importance of digital technology, the majority (76%) of agents felt that they were not getting the most out of their digital technology. Agents understand that their digital presence is important, but they don’t think they are doing enough online. Creating a comprehensive strategy for implementing new technology into your agency is important. Your strategy should include the objectives of the technology, implementation timeline and costs, and how you will measure the effectiveness. You may only be able to implement one piece at a time, so planning what will give you the most bang for your buck is important.

Social media is a great way to connect with clients. The different platforms are generally user friendly and are being used daily by potential clients. When it comes to using social media to market their business, most agents said that they used Facebook (39%) or LinkedIn (31%). These two platforms can be used in many ways to help gain new clients and engage with current clients. A smaller percentage of agents use Twitter (11%) and Instagram (8%). Besides social media, e-newsletters and automated text messages are also used by insurance agents to connect with clients. E-newsletters allow your agency to give weekly or monthly updates to clients about various insurance topics that could affect them. Text messages are a great way to send out reminders about bills or appointments.

Social media is a great marketing tool; however, your website is the best digital tool to see your agency, your story, and the value you bring to the table. Potential clients will visit your website to learn more information and determine whether they will use your services. Our survey showed that most of respondents felt that their website was just average (62%). Making sure that your website not only performs well but looks appealing is very important. Investing in the functionality and design will ensure that current clients are happy and that potential clients can make informed decisions.

Another useful digital tool is a client portal or mobile app. These allow your clients to view all their insurance information in one place, pay bills or learn more about their coverage. The majority of respondents indicated that they do not use a client portal or mobile app for their clients (62%). Client portals can be extremely helpful to your agency. They allow you to easily create an internal database of your clients with all their information in one place to better meet their needs.

The insurance industry is moving more digital every day, yet our results show most agents aren’t keeping up. Having a website is not enough anymore. See all the survey results on our website or contact us today at 877.894.2785 to see how we can help.

The information and suggestions provided here should not be construed as legal advice or an endorsement from NAPA or its attorneys or accountants. NAPA expressly disclaims any such advice. NAPA recommends that agents consult with their professional advisors before taking any action that could affect their tax or legal statuses.

Melanie Otto is a Senior Vice President and Director of Agency Finance at Providence Bank and specializes in providing financing to insurance agents.
Listen to Your Customers. 
Grow Your Agency. 
Evolve Your Success Story.

Let us provide the cash you need to hire more staff to better meet your customers needs, enhance your technology to better reach your target market, acquire another agency, or whatever you need to reach your agency's goals.

Call us today to learn more 877.894.2784 or visit us at pbagencyfinance.com
As the year draws to a close, it’s time to start thinking about what investments you want to be making in 2020. Unfortunately, if you’re like most Allstate agents, you’ve got too many things you need to do and limited resources. Technology is, of course, one of these considerations. There are many, many ways for you to spend on tech next year. Your job is to make the right decisions so that you can maximize your return on investment. Easier said than done when it comes to tech, right?

So where to start?
Of the many insurance agents that I work with and know across the country, here are five technologies that are drawing their attention...and their dollars.

**Customer Relationship Management**
Customer Relationship Management (CRM) is a $30 billion-a-year business and it’s not surprising to understand why. A CRM system is a database that has every person in your community in it that you do business with. Selling insurance is all about the relationships you have with your clients and only a good CRM system will ensure that you are keeping in touch with not only those paying premiums, but anyone else in your community that could be a prospect or a referral one day.

If you use the system right and integrate it with your office email, calendar and other applications, you’ll ensure that no one is falling through the cracks and your employees are always familiar with anyone who calls into your office or visits your website. Investing in a good CRM system will also do something else for your business: add value. That’s because we live in a big data world and smart agents in the profession know that there’s value in data, particularly if they’re looking one day to pass their agency on to others. Invest in CRM technology and you’ll be able to increase sales and improve the services you’re providing to your clients.

Recommended applications: Salesforce.com, Microsoft Dynamics, Zoho CRM.

**Email**
Email is still - by far - the most popular form of business communication and the primary methodology for most marketers to reach their audience. But email has changed. No longer should you be “blasting” messages to your audience. Today’s savvy insurance agent is creating multiple segments of contacts (using their CRM systems, by the way) and then targeting messages and message frequency to those clients. Commercial clients don’t care as much about personal policies. A senior citizen client isn’t much interested in reducing losses caused by business interruption. A prospect doesn’t want to hear from you every month. But a good
customer probably does.

Today’s emails have catchy, eye-drawing subject lines. They aim to provide education and free advice to their readers in order to demonstrate the writer’s, or firm’s, technical proficiency. They’re short and sweet – with two to three key points that drive readers back to your blog and website where you can try and increase engagement. Smart marketers keep a close eye on metrics, tracking everything from views to clicks. Your investment will not be as much in an email service (I’ve recommended a few below) but in a great person who will use the tools that those services provide to build consistent, regular campaigns that improve your relationship with your community.

Recommended email services: MailChimp, Constant Contact

Google My Business
Potential customers search for everything they need online and, of course, like any business owner, you want people to be able to find your agency. You can spend thousands with consultants and online advertising to accomplish that and you should be considering investments there. But the best technology to optimize your online presence is a free one: Google My Business. Like email marketing, I recommend you invest in a good person to get your business setup on Google My Business because Google will then provide more info to potential customers searching for products and services where you can be of service. Google My Business is hyper-local. It will direct people within a few miles of your location looking for your services and redirect to your page. It will also reward you when you add photos, blogs and get lots and lots of online reviews.

Get setup on Google My Business. It’s the most cost-effective search engine optimization tool out there.

AudioGO
Seeking new audiences and radio advertising can be powerful. Radio and streaming audio stations provided by nationally-recognized services such as iHeart Media are growing fast. This kind of advertising was prohibitively expensive for most small businesses in the past. It was also difficult to track results. New audio advertising technology products like AudioGO are fixing this problem.

With AudioGo an agent can easily create an ad for his or her agency via a simple online process and then, using the same online portal, target the ad to specific audience based on location, demographic information and even music or spoken word genres. These ads are then run many times over the course of a specified date range and, because these ads are run on digital radio, it is easy to track how many people listened to an ad. Plus, there are packages available at different price points, so the technology is perfect for small companies. We’re telling our insurance agency clients to take a hard look at this technology in 2020 as a potentially powerful way to market.

Chatbots
Finally, just a few quick words about this hot tech for 2020. A chatbot is a software robot that leverages artificial intelligence technology to read messages sent to you via email, chat, Facebook Messenger and elsewhere and then, based on the message, automatically sends a reply message. Every year, as natural language interfaces become more mature, these chatbots are able to carry on entire conversations with unknowing visitors. But don’t be alarmed: this automation is meant to save both you and your customers time! Look for your accounting, agency, CRM and other software vendors to implement lots of chatbots over the next few years and embrace them. The quicker you can get info to your clients, the happier they’ll be. And the more profitable you’ll be.

These are just a few hot techs my smartest insurance agent clients are considering and investing in for 2020. What about you?

Editor’s note: Be sure to check with all state and federal laws before starting any new program. Please double-check Allstate current rules as well. The information and suggestions provided here should not be construed as legal advice or an endorsement from NAPAA or its attorneys or accountants. NAPAA expressly disclaims any such advice. NAPAA recommends that agents consult with their professional advisors before taking any action that could affect their tax or legal statuses.

A new report has found that 42% of all firms are female-owned and women started 1,817 businesses a day in the past year.

Women of color account for half of all women-owned businesses, generating $422.5m in revenue.

It’s a sad fact that women still earn less than men, a fact confirmed in at least two recent studies. The good news is that the environment is changing, more companies are committed to closing that pay gap and more women are starting to earn the same as their male counterparts. The better news, at least to me, is that women are doing other things to make more money: like start businesses. And they’re wildly succeeding.

That’s the takeaway from the most recent State of Women-Owned Businesses Report, commissioned by American Express. The ninth annual report, which is based on US Census Bureau data and adjusted by Gross Domestic Product data, found that women-owned businesses continue to trend above all businesses. According to the report, women-owned businesses now represent 42% of all businesses – nearly 13 million – employ 9.4 million workers and generate revenue of $1.9tn. Women, on average, started 1,817 new businesses a day in the US between 2018 and 2019, a rate comparable to last year.

“The face of entrepreneurship is evolving to include all women, regardless of demographics. Even more impressive is that women are starting businesses on their own terms – whether it be their full-time focus or a part-time activity,” Courtney Kelso, a senior vice-president of American Express said. “The economic impact of women-owned businesses is undeniable, from the trillions they contribute via revenue to the millions of jobs they provide.”

In what could be a response to lower pay at their place of employment, more women than ever – particularly women of color – are also starting up side businesses. When looking at specific minority groups over the last five years, growth in “side entrepreneurship” is up 99% among African American women, 63% for Asian American women and 46% for Latina/Hispanic women. As of 2019, according to the report, women of color accounted for 50% of all women-owned businesses, with an estimated 6.4 million women of color-owned businesses employing nearly 2.4 million people and generating $422.5bn in revenue.

I predict that future generations of female entrepreneurs will expand their offerings beyond doing traditional “female” things and into more profitable businesses where men still dominate.

The fact is that women have made significant gains not only in the workplace but in entrepreneurship. Of course there is still a long way to go to achieve equality. But, compared with the data from 10 or 20 years before, there’s no dispute that the environment continues to improve.


**MEMBERSHIP APPLICATION**

National Association of Professional Allstate Agents  
110 Horizon Drive, Suite 210  
Raleigh, NC 27615  
Call Toll-Free: 919-573-5025  
Fax: 919-459-2075  
Email: membership@napaainc.org | www.NAPAAUSA.org

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*If you were referred by a NAPAA member let us know – we’ll send them a $15 Starbucks gift card for referring you!*

**Referred by:**

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<td>☐ Associate Member (LSP):</td>
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**Action Fund Donation**

☐ One Time Payment: $ _____  
☐ EFT: $ _____/month

**Payment Section**

☐ EFT (Monthly) – Mail, scan or fax voided check

☐ I authorize NAPAA to make electronic withdrawals from my account in the amount stated above. Withdrawals will occur on or about the 20th of every month. This authorization agreement is effective as of the signature date below and will remain in full force, including renewal, conversion or future changes in membership dues, until NAPAA has received notification from me of its termination. I may cancel this authorization at any time by contacting NAPAA by phone, fax, mail or email at least 10 days prior to the withdrawal date.

☐ I have enclosed a voided check.

☐ Check (Annual)  
*Please make payable to NAPAA and mail to the address above*

☐ Credit Card (Annual)

☐ I authorize this amount to be charged to my credit card: $ _____

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Authorization Signature: ____________________________  Date: ____________________________

Special pricing extended to February 15th – only $249 for your first year of membership!
**COLORADO**

**Longmont**

**Martens Insurance Agency LLC**

970.290.3800  
martens@allstate.com  
Asking Price: $800,000  
PIF: 1683 Premium: $2.6 million  
Number of Staff: 2.5  
- 20 year old scratch agency with 92% P&C retention and 98% life retention. 24 month adjusted loss ratio of 38%. Bi-lingual agency. Agent wishes to retire. Longmont is located 30 miles north of the Denver/Boulder area and population is booming – over 94,000. PPC Loan (an Allstate approved lender) has already approved up to $615,000 for a qualified buyer! PPC Loan underwriter stated “this is a great agency to purchase!”

**Florida**

**Boynton Beach**

**Banyan Financial Group**

561.303.3938  
kelly.davis@allstate.com  
Asking Price: $290,000  
PIF: 600 Premium: Allstate and brokered $1,200,000  
Number of Staff: 2  
- Great location on busy Woolbright Rd. 2020 will be the year for sales and growth. Current rent $1,560/mo 800 sf.

**Edgewater**

**Harshaw & Associates**

386.290.5654  
treyharshaw@gmail.com  
Asking Price: Please Call  
PIF: 2,470 Premium: $3,700,000  
Number of Staff: 2  
- 21 year turnkey agency. Long-term clients - 96% retention, 42% LR, AES 176. Experienced staff. 65% Allstate, 35% Aptivate brokered. 3000sq ft standalone location, 2 car garage. Real estate sold separately. Outstanding EFS. Detailed financials available upon request.

**Kissimmee**

**Ark Insurance Group**

407.924.5336  
dalerelvels@gmail.com  
Asking Price: $1.2 million  
PIF: 32 Premium: $11,000,000  
Number of Staff: 1  
- Disney/Orlando area – 32yr agent retiring. Qualifies for enhanced commissions.

**Spring Hill**

**Veres Insurance**

727.967.3438  
billveres@allstate.com  
Asking Price: $750,000  
Premium: $2,900,000  
Number of Staff: 2  
- 2 employees with 21 years of experience. 20 years at the same main street location. Agent retiring. Loss ratio 48%. Retention 88%. Agency poised for growth.

**GEORGIA**

**Atlanta**

**Leidigh and Associates**

404.233.5650  
lauraleidigh@yahoo.com  
Asking Price: $775,000  
PIF: 1740 Premium: 2.8 Million  
Number of Staff: 4  
- Sam Staffing and Consulting LLC is handling sale. Great retention (auto 88.89 first year/total P&C Retention 81.43) and loss ratio 38.64. Own building at 7 Lenox Pointe, NE, Atlanta, GA. 30324. Can purchase or lease building direct. Or, can purchase book with or without building purchase and/or lease.

**IDAHO**

**Boise**

**Bronco Insurance**

208.850.3640  
broncoinsurance@allstate.com  
Asking Price: $659,000  
PIF: 2380 Premium: $2,150,000  
Number of Staff: 5  
- Fast growing Allstate agency for sale. Furniture, fixtures, and equipment are included. Approx $2.1 Million book of business plus $150K in brokered biz. Inner Circle, National Conference winner in last 3 years. Established in 2016, great staff, 5 LSP’s. Strong E-agent user and over 50,000 leads in the system to work. This book has grown approx $200K a year in premium growth. Strong growing market. Boise is one of the fastest booming areas in the country. Owner will carry a portion of the sale.

**LOUISIANA**

**Alexandria**

**Windi Attales Agency**

318.201.1786  
windiattales@allstate.com  
Asking Price: $575,000  
Premium: $2,050 Million  
Number of Staff: 2  
- Tenured Book of Business with high visibility located in the heart of Alexandria. Two experienced, reliable team members. Leased office space with a full-functioning kitchen and four separate office spaces. EFS housed within office building. 88% retention rate; 35% LR; tons of growth opportunity; 2018 Circle of Champions. Approximately $140K of growth opportunity.

**West Lafayette**

**Matt Kopf Agency**

765.426.2477  
mattkopf@allstate.com  
Asking Price: $599,000  
PIF: 1990 Premium: $2,250,000  
Number of Staff: 2  
- 35 year old book of business. 2.25 premium, older stable accounts, 2 licensed staff, office includes 3 computers and work stations, 3 VOIP phones and softphones, and office furniture.

**MARIANLYD**

**Rockville**

**Barbara L. Dean Agency**

301.309.0801(o)  
301.706.8100(c)  
bbarbaraldean@allstate.com  
Asking Price: TBD  
PIF: 1440 Premium: $1,950,000  
Number of Staff: 2  
- 39 year Rockville agency with 91% retention and 31% LR on prime location. Agent available as LSP.

**Salisbury**

**Fred Pastore, Inc**

410.860.0866  
fredpastore@allstate.com  
Asking Price: Negotiable  
PIF: 937 Premium: $1,390,965  
LR: 40.8%, Retention 88.7%. High traffic location. Agent will stay on as LSP.

**Somerville**

**Brasil Insurance Agency**

781.718.4811  
adaias1010@gmail.com  
Asking Price: $450,000  
PIF: 1,800 Premium: $2.1 Million  
Number of Staff: 2  
- Full ECP Eligible agency. This opportunity offers the best of both worlds. A buyer can come in with a built revenue stream and the opportunity to take advantage of Allstate’s Enhanced Compensation Plan.

Our agency was founded in 1993 as an independent agency and became an Allstate agency in 2014. Our customer base is loyal and growing. Our neighborhood is booming, thousands of housing units are being built and thousands of new jobs are being created. Circle of Champions Award, 2017. Chamber of Commerce neighborhood Business of the Year, 2017. Regional Ray Lynch Award winner, 2018. Inner Circle Elite Award, 2018. Somerville Scout magazine - Best Insurance Agency in Somerville, 2019. 32% loss ratio. 89% retention.

*NOTE* Agencies for Sale in this section of the magazine have changed hands. Make sure to order the upcoming Winter 2019/2020 edition of Exclusive Focus for the latest listing of agencies for sale.
### MINNESOTA

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<td>Minneapolis</td>
<td>Lois A Castaneda Agency - Allstate</td>
<td>612.267.2800 or 612.871.6830</td>
<td><a href="mailto:loiscastaneda@allstate.com">loiscastaneda@allstate.com</a></td>
<td>$350,000</td>
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<td>Established Agency available in the heart of Rockland County, NY. 30yr agent retiring. Will stay on board. Excellent location. Turn Key Opportunity!</td>
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### MISSISSIPPI

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<td>$325,000</td>
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<td>$1,300,000</td>
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<td>Established Agency available in the heart of Rockland County, NY. Excellent location.</td>
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<td>541.521.5282</td>
<td><a href="mailto:bartswanson@allstate.com">bartswanson@allstate.com</a></td>
<td>$280,000</td>
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<tbody>
<tr>
<td>East Coast</td>
<td>Texas Allstate Agency – 2 Locations</td>
<td>928.445.1144</td>
<td><a href="mailto:wciadmin@wcbusinessbrokers.com">wciadmin@wcbusinessbrokers.com</a></td>
<td>$3,500,000</td>
<td>$10,331,270</td>
<td>8</td>
<td>Established Agency available in the heart of Rockland County, NY. Excellent location.</td>
</tr>
</tbody>
</table>

### WYOMING

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
<th>Asking Price</th>
<th>Premium</th>
<th>Number of Staff</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Killeen</td>
<td>SAMM Business Marketing - Seller Rep</td>
<td>855.306.8627</td>
<td><a href="mailto:nicole@sammconsulting.com">nicole@sammconsulting.com</a></td>
<td>Reduced Price: $700,000</td>
<td>$4,421,788 Oct 2019</td>
<td>3</td>
<td>Established Agency available in the heart of Rockland County, NY. Excellent location.</td>
</tr>
</tbody>
</table>

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(Price reduced to $50 if ad is in conjunction with online ad.)

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919-459-2075 (fax)
www.napaaUSA.org/Feedback

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National Association of Professional Allstate Agents, Inc.

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NAPAA’s Mission Statement
NAPAA is dedicated to the success of Allstate Exclusive Agency Owners and to advance the independence and entrepreneurial spirit of our members.

NAPAA’s Goals
Our goals are subject to alteration, influenced by a constantly changing environment and the needs and wishes of our members.

NAPAA encourages its members to actively participate in the process of defining and refining our Mission, Goals and Positions.

Our General Goals:
• To provide an organization specifically tailored to benefit Allstate Exclusive Agents
• Monitor legislative and legal issues pertinent to Agents and their clients
• Provide reliable communications on all issues that affect Agents and the ability to call upon our members to act
• Provide Agents with a distinct voice on issues that affect them, continually exploring options and solutions
• Make tools and resources available for members in an effort to increase agency value and success.

For more information, please visit www.napaaUSA.org

Winter 2019/2020
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