Exclusive focus

An Official Publication of the National Association of Professional Allstate Agents, Inc.

MAKING CHOICES

Adapting as Business Model Changes

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As I sat down to write my last and final message as the president of NAPAA, I reflected on my past 20 years working as an agent. When I began my journey, Allstate felt like a family, and the corporation seemed supportive of their agency force. It looked to be a lucrative career choice. Before Allstate, I was working as a retention specialist at a middle school with at-risk and Title 1 challenges. I took the plunge and invested whole-heartedly in the Allstate mindset. In the beginning, I began to notice that Allstate’s philosophy had begun to change.

The change seems to have come incrementally. They started to take away some of our supplies: ink cartridges, paper, message pads, and business cards. Ah, you remember the good old days! Of course, that was annoying, but the real clincher came when they started to reduce our commission on our home policies. Then a few years later, your commission structure got tied into the other factors such as your production credit, etc. The rules continued to change through the years – sometimes an emphasis on how much life insurance you sold, and then juvenile life insurance policies did not count. The changes were never-ending.

Currently there is a big push for ABO, regardless of how competitive your current local market is, and no one cares. When I first started with Allstate, we had a system called Alstar. It was not what I would call user friendly, but eventually you learned how to navigate the system. But at that time, many people worked in the technology support team and if you were stuck on a screen or if things were not working, a simple call would get you through the process. I am not declaring that we should have never changed the Alstar system. My point is more about the technological changes and the lack of support you receive from Allstate and unfortunately, once again, no one cares.

I could go on and on about the changes, but I really would rather focus on NAPAA and the great strides and changes that have made NAPAA better. I was the first female and Hispanic NAPAA President, which on its own merit did not qualify me to be a good president. But what it did show is that NAPAA has always been about getting the right people to do the job that needs to be done regardless of what is popular.

NAPAA has never been afraid to stand up for what is right and has always gone to bat for the agent in a professional manner. My experience with NAPAA has been very positive, and I do not believe that I was ever singled out by Allstate because I served on the NAPAA board. I was not terminated because I served on the board. I was terminated because Allstate had an agenda and I fell into the category of what did not meet their criteria. The goalposts will continue to move until Allstate completes their elimination of the select number of agencies they have projected don’t fit their business plan.

In conclusion, I have no regrets. I had a great gig going for a long time. I have met some wonderful people, many of whom are Allstate agents.

I traveled on Allstate’s dime and had the honor of lobbying against domestic violence in Washington D.C. representing the state of Arizona. Many grants have come from my office, and along with some other agents that collaborated with me, we made a difference in many children’s and people’s lives. Many clients received good coverage due to my expertise, and I was able to share so much of my knowledge in my speeches to numerous groups.

My advice to you would be to join NAPAA, move forward, do the best that you can do, and don’t look back. Remember Lot’s wife; there is nothing to gain in looking back. My best to all of you agents and to the wonderful board of directors of NAPAA; Ted Paris, our very capable executive director; Dirk Beamer, our loyal attorney; and to our management company. Together, we did incredible things for the protection of the agents we represent and will continue to do so with NO REGRETS!

Good luck and God bless you all!

Debe Campos-Fleenor is the current president of the NAPAA board of directors, with her term ending on May 31, 2021. She started with Allstate in 2002 as an LSP. Debe started her own agency in 2004 and became a NAPAA member soon after that. She has served the board of directors as Secretary, Treasurer, Vice-president and two terms as president. Debe lives in Tucson, AZ.
The largest group of ex-Allstate® Agents in Florida.

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It’s How You Deal with Adversity that Matters

TED PARIS, NAPAA Executive Director

Life is not fair, nor is it easy. We’ve been told our entire life that it’s not what happens to us that matters the most, it’s how we deal with it. That is both true and not true. None of us ever want to deal with life’s misfortunes, but we don’t always have a choice. Life happens. And we have to deal with these challenges, sometimes more often than we want. These events are never easy, nor do they occur when convenient.

On Valentine’s Day, after accepting an offer on my home, I decided that the icicles hanging from my gutter might be forming an ice dam. So, I decided to get the ladder and knock it down. You know the buyer of the home would be ordering an inspection, and I sure did not want an ice dam to occur and cause a claim. So up the ladder I went, but the ladder shifted and down I came. A week later, after spending six nights in the hospital and having two surgeries, I am faced with no walking for 10 weeks as I am buying and selling, packing, and moving. Again, adversity happens at the most inopportune time. While I can always just pay someone to pack and move me (which I did), the costs, the frustration, the stress, and the feeling of not being in control takes its toll.

While my story has been a minor analogy in comparison to what is happening to Allstate agencies across the country, there are some similar points that could be made. Things happen at Allstate that cause a lot more problems over the long run. Allstate changes compensation plans, forcing us to deal with the differences in income and whether that lost income can be replaced. Allstate decides to take over the phone system and force Allstate Agent Voice on everyone, taking away the opportunity for one to talk as easily with clients as before. Allstate changes the requirements for Agent Business Objectives by increasing requirements regardless of the competitiveness of your market. And I could go on and on.

So, while life is “happening” all around us, how are we going to respond? Are we going to jump in and do what is necessary or are we going to jump off the wagon? Answers are not easy or simple.

Whether we like it or not, Allstate has changed the playing field. They have changed the rules and they have changed how they want to deal with the titans. Yes titans! You, the Exclusive agent who built this Company. Top management has made numerous bad decisions. Instead of taking ownership, they want to blame the very people who built the empire. Agents are not the ones who set the rates, determine the products, and decide which markets to go after. All of those are on the shoulders of Tom Wilson and Co. And yet, we are the ones who have to deal with it.

As I started this article: Yes, life is not fair. Life is not easy. Yes, we have to figure out how to deal it. For some of you, it will be damn the torpedoes, full steam ahead. Some will calculate the variables and try to figure out the best path to take. Some will decide to leave. You know, on to greener pastures. Others will do nothing and hope for the best.

My wish for the agency force is for you to understand that decisions that Allstate makes give you an opportunity to make choices that will affect you and your family. You should study and weigh these changes and opportunities. Do what is right for you. Please don’t let Allstate define you and your future. Do your planning, do your due diligence, and make smart intelligent plans for the future. And whatever plans you choose—go for it.

Ted Paris began his 30-year career in insurance at Farmers Insurance. There, in his 18 years as a district manager, he personally recruited and trained over 50 scratch agencies. When Ted left Farmers in 2005, his district was the largest in the Indianapolis area and the third largest in the state of Indiana. He continued his insurance career in Allstate, where he owned two agencies in west-central Indiana. While at Allstate, Ted served on the North Central Regional Advisory Board, and earned numerous awards including the Chairman’s Award, the Leader’s Club Award, the National Conference Award, and many Honor Rings. He has been the Executive Director for NAPAA since 2017.
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https://napaausa.org/membership/scholarship/
Did you know that the same inequalities exist in women’s finances and in a heart attack misdiagnosis?

For real. Let’s explain.

First of all, did you know that women’s heart attack symptoms don’t present the same way as men’s heart attack symptoms? Did you know that doctors sometimes even brush off women’s concerns? They say, “Go on vacation, drink a glass of wine, here’s a prescription for an antidepressant” when the culprit is actually a heart attack waiting to pounce.

Did you ever think about how the financial industry doesn’t treat women the same as men—and that women pay for it in much the same way as a misdiagnosis? (They suffer, big time.)

Did you ever think about how the financial industry does the same thing? A couple of examples: Information skews toward men and the financial industry also gears toward men’s products.

Financial Information: Created with Men in Mind

Inclusion and equality: These two words just don’t walk hand in hand when talking about money and women. The financial industry isn’t set up to accommodate women—just like medicine isn’t adequately set up to handle women and heart disease.

Have you ever said, “I’m afraid of losing money” or “Yikes, the stock market dipped?” and proceeded to keep all your money in a savings account or checking account?

If so, you may just not be aware that it’s actually more risky to leave your money in your savings account! You don’t benefit from compound interest or dividends and market gains.

What would happen if you lost your job? What if your spouse died?

You’d burn through your savings, have to wait on a life insurance policy or garner an inheritance from your wealthy parents.

Women who don’t invest actually take on more risk than if you do invest. Does it make you feel better to realize that it’s not your fault—that you just didn’t know? That’s where Purse Strings comes in. We will guide you on the things you just don’t know because you were never taught to navigate your finances in a very man-oriented world.

You’ll only experience gentle guidance from us. We’re here to help you get pointed in the right direction.

Did you know that women tend to have heart attack symptoms more often when resting or even when asleep (yikes!) than they do in men?

Did you know that the most common heart attack symptom in women is the same as in men? Chest pain, pressure or discomfort that lasts more than a few minutes or comes and goes. But guess what? Chest pain is not always severe or even the first symptom women notice. It might feel more like pressure or tightness—and no chest pain might present itself at all.

Unfortunately, due to these reasons, women don’t always recognize their symptoms as a heart attack because many materials, education and news articles describe an elephant on the chest. How unsettling is that? This puts women squarely at a disadvantage, right?

The Most Prevalent Information Skews Toward Men

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The Financial Industry Gears Toward Men

Take a look at any stock tool and it looks like a video game. Trading simulators look like the command center of the Battlestar Galactica. They’re intimidating. Most platforms are black with arrays of ticker symbols, red and green candlesticks, and involve a very unfriendly interface. Every single app or desktop trading station you see looks like it’s made for men—by men.

Where’s the friendly helping hand? How do relationships remain a factor? Heck, where are the pretty colors?

The point is, women get shut out of the technology of finance, the trading floor, the very conversations that revolve around finance, investing and trading. They aren’t approached well in financial advisors’ offices (“Talk to me, not my husband!”) and a million other slights and challenges.

And women—you!—suffer financially because of it.

These Disadvantages Add Up

Your life and health also matter in the context of how much it costs when you have heart disease—even if you have insurance. Consider the cost of prescription medications, co-pays, physical therapy, and on and on.

Heart disease cost the United States about $219 billion from 2014 to 2015. This includes the cost of health care services, medicines and lost productivity. Very similarly, when financial plans or decisions don’t focus on the unique needs of women, you could become financially insolvent when it comes to your financial future.

Don’t Forget about Retirement Implications

You may need up to 80 percent of your pre-retirement income once you stop working. In other words, if your annual income was $80,000 when you were working, you will need up to $64,000 per year in order to maintain that same lifestyle when you stop working. What’s the alternative if you don’t have savings or a pension plan? You either must continue earning money or cut way back on your spending.

Women earn less on average over the course of a lifetime than men, and lower lifetime earnings make it harder for women to save for retirement. Unfortunately, women also have longer lifespans and higher health care costs.

The bottom line: Is the financial industry set up to take care of these unique concerns?

No.

That’s why Purse Strings brings women to the table in only the way a women-run business can: with a focus on relationships, listening, understanding and encouragement.

You Can Reduce Your Risk in Both Areas and Live Your Best Life

Heart disease is the leading cause of death for people of most racial and ethnic groups in the United States, and now’s the time to do as much as you can to make heart-healthy decisions.

Just don’t neglect making your best financial decisions possible as well. Women face major disadvantages on both counts—health and finances. Take the next step: Embark on an exercise plan, call your doctor, start a new, healthy diet today.

Finally, join the membership at Purse Strings right away. Your best life is right around the corner. You don’t need to take the financial disadvantages that face women lying down—and frankly, we won’t let you! Don’t miss out on what we can offer you. Join Purse Strings and do what you can to make 2021 the best year ever!

Melissa Brock is a 12-year veteran of college admission, founder of College Money Tips and Money editor at Benzinga. She loves helping families navigate their finances and the college search process. Check out her essential timeline and checklist for the college search!

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. Contact Barbara at barb@bprovost.com.
Different books impact us at various stages of our lives. For example, when I was in my early thirties, I read a book called “In the Meantime” by Iyanla Vanzant. It was a time in my life when I needed to break some patterns and move in a different, more productive direction. This book made a huge impact on me, and I credit it for helping me turn my life around. Since then, I have purchased and gifted this book many times. A few months ago, I began reading it again and it had little meaning for the stage of life I am currently in.

Along came “Necessary Endings” this past month by Dr. Henry Cloud. It had been recommended and gifted to me by a very special friend. She did not know about what I was going through with my business, but I think she detected a struggle in me that had never been there before. I must admit—what Allstate has done to us, as agents, has removed the “fire from my belly.”

When I started reading this book all I could think about was, “Wow, Allstate Management must have read this and decided to create the necessary ending for Allstate Agents.” I don’t know a single agent who is not frustrated and disheartened by Allstate right now. It is how we react to these changes that will eventually define our futures. Some of us will get out from Allstate, some will have to endure and find other ways to beat the odds because they can’t get out, and there are some that will stall out, stay, and take the situation for all it is worth.

What I loved about “Necessary Endings” is that it made me recognize that I do have a choice. I did not have a choice in losing a significant amount of my income, but I do have a choice to stay or leave. I have decided to leave. I chose a “Necessary Ending.” For me, it is time to leave Allstate and begin a bigger and better endeavor.

Dr. Cloud addresses the fact that we can proactively correct the stuff that is not working in our lives. These decisions must be made in order to open new doors. Going through those passageways can make room for professional and personal growth. On the other hand, when we avoid endings and refuse to take action, opportunities may be lost, and we repeat the miserable patterns that we may be too scared to relinquish. The Good cannot begin until the Bad ends.

Dr. Cloud focuses on the process of “pruning.” All my life, my mother had this philosophy of “pruning” and “cutting off the dead branches” of our lives for new limbs and ideologies to grow. She made me smile when she said that, and it stuck with me all my life. Now I live by the theory that you must get rid of the stuff that is weighing you down. I am not advocating to run every time things get tough. If you are not growing and bringing on healthy mental thoughts and actions, you will die on the vine.

In a nutshell here are the main focuses of this book:

Know when to have realistic hope and when to execute a necessary ending in a business or with individuals.

Identify which employees, projects, activities, businesses, and relationships are worth nurturing and which ones you need to walk away from.

Overcome people’s resistance to change and create change that works.

Stop wasting resources needed for things that really matter in your life.

I am adding one of my own:

You are not a failure by walking away or by getting out of a situation. None of us needs to suffer in life. Whether it be people, jobs, or businesses that only bring us grief – let them go. It is easier said than done, but the time comes when there truly are “Necessary Endings.”

Happy Reading!

Lezlee Liljenberg began her career with Allstate as a scratch agency in June 2004. On a fast path for growth, she purchased an agency of 1600 policies in January of 2007, doubling her agency size and adding the responsibility of a satellite office. Lezlee lives her life to give back to others and believes that loyalty and trust are the foundation to mutual respect and success for everyone. Her motto is “Knowledge is Power” and consistently pursues her own personal growth. She also encourages her staff, and those around her, to learn all they can to live the best life possible. God is her guide, and she gives her credit of success and happiness to Him. You can contact Lezlee at lezlee6612@gmail.com.
“Day one, job one, is to get an agency access to carriers, that’s only the first doorway; the first chapter. Many groups or aggregators stop there. Choose one that offers ONGOING value to assure more thresholds are crossed.”

Shawn Michael Walker
Senior Vice President at Premier Group Insurance
The New, New World

Troy Korsgaden

We need to embrace the unfamiliar and capitalize on abundant opportunities

During the Age of Discovery, after Europeans made landfall in what would later be called the Americas, new trade routes brought new power, riches and wealth to the countries of Europe. Suddenly, despite the fact that the new order of things was unfamiliar, opportunities emerged that no one had ever dreamed were possible.

In today’s rapidly changing environment, many in the insurance arena feel like we are in a new age of discovery. We are learning how to integrate technology, navigating the waters of legislative change, finding new ways to meet our clients’ needs, and handling myriad other factors outside our realm of control.

It might feel unfamiliar, but behind every perceived challenge lies a huge opportunity.

Consumer expectations have never been higher, and that’s true across every industry. Customers are emboldened by their ability to purchase products in retail from different delivery systems, all simultaneously. They control the choice to purchase through call centers, digitally, or in stores. They decide whether or not to request immediate delivery and many other key decisions. The customers we serve in the insurance and financial services industry have the same types of expectations with us as they do in many other industries.

Today’s new order requires that we discover new and improved ways to compete for retention of current customers while growing the customer base.

According to the J.D. Power “2019 U.S. Insurance Shopping StudySM,” only 2% to 3% of new customers enter the personal lines auto insurance market each year. With so few potential new customers, insurers must do a better job of taking market share from competitors.

The report states, “Success in driving new-customer acquisition comes down to having a strong brand and meeting customer expectations of convenience and competitive price—for which direct and independent agents are best positioned.”

The winners in the “New World” will have a robust priority list to focus on. To make sure you’re one of these winners, pay special attention to the following opportunities to differentiate yourself.

Provide unrivaled service

We are living in an age when the customer is in control. The insurance industry has lagged behind in recalibrating this very important way of doing business.

In the past, insurance providers have told customers what to buy, when to buy, and how to buy. Our industry has always been focused on sales and then service. Customers are no longer satisfied with this dynamic. We must turn that around and focus on service and then sales.

Making this happen requires that we break the traditional cycle of responding to requests for quotes on one type of insurance. For example, when we are fortunate enough to have a prospect call us...
for a quote on auto insurance, we need to begin at that moment to learn about that individual’s unique needs—beyond auto insurance. This is the critical point when you begin to build a relationship and provide an unrivaled customer experience.

No longer can we just provide a quote and hang up. We must assure all callers that we will provide the quotes they want, while stressing that we want to be responsible enough to offer protection for everything they treasure. To make this pivot flawlessly requires that you develop scripts and have everyone in your agency learn them well.

The priority is no longer on making a sale. Instead, it’s all about customer experience. PwC research found that 86% of buyers are willing to pay more for a great customer experience. And a Walker study, “Customers 2020: A Progress Report,” shows that by the end of this year, customer experience will overtake price and product as the key brand differentiator.

This is the new order for all services and products that meet customers’ needs individually, as families, and/or as businesses. So, we need to stop focusing on price and product, even though they have been our lifeblood for decades, and start focusing on customer experience.

Create a seamless customer ecosystem
Without a doubt, one of the biggest issues facing our industry is creating a seamless customer ecosystem. We are living in an Omni channel world—a world in which customers want access to all things within the convenience and comfort of a single channel.

According to Accenture’s “2019 Global Financial Services Consumer Study,” a seamless multi-channel experience is a priority for the majority of customers. The report reveals that 66% of consumers don’t mind which channel they use; their main concern is to get what they want quickly and easily. The report advises, “Carriers should look at bundled offerings that combine products and services from insurers and other vendors to give customers a one-stop shop.”

Independent agents and brokers have a unique opportunity to collaborate with one another in ways they’ve never considered before. The peers you used to consider competitors should now be your collaborators. Find other independent agents who have complementary but different areas of expertise. Pool your resources to offer a more robust range of products and services. A collaboration of experts is needed to ensure growth and survival in the future.

The key is to offer everything to your client base. This will improve retention of your current business, give you marketing traction for potential business, and help ensure growth for your product suite. Most importantly, it will create a convenient, seamless customer experience. Be the gateway to all things insurance and financial services.

Customers today expect companies to adapt to new trends quickly. In the past, our industry has applied incremental change in the technology/digital arena. The ecosystem has been clunky, at best. Customers notice the divide when they leave a digital experience to go to their local advisor, or when they leave their local advisor to go to carrier phone representatives. Such noticeable disruption in the service they receive results in confusion and uneasy feelings. Incremental change is no longer enough.

Focus on creating a seamless experience for your customers, regardless of the platform you are using. Ask your best customers what they like about the way they interact with you—and more importantly, how you can improve. Solicit feedback and use it as fuel to ignite change in the way you do business.

Customers are demanding now that their needs be put first. Ultimately, if we do not put their needs first, we will have no customers to serve.

The 2019 J.D. Power study mentioned earlier reveals that customers’ reliance on agents has declined by 33% over the past 20 years. Even customers who end up buying from local agents are much more likely today to do research online before they meet with an agent in person.

Increasing numbers of customers prefer to purchase auto insurance through online platforms. If we do not put the time, money, and effort in now to plug the hole, we will soon begin to see our customers purchasing more of their insurance and financial services needs that way. The trend toward direct-to-consumer sales models threatens to eliminate the need for local advisors. We cannot let that happen.
The value that local advisors provide to consumers can never be matched or replaced. We cannot lose the opportunity to provide consumers with the multiline experience.

If these statements disturb you, they should. We all should be a little “disturbed” in the direction of impending changes approaching us. Those of us who are willing to get out in front of it and position ourselves to align with the customer-centric environment will thrive.

What can you offer to your prospects and clients that no one else has thought of yet? How can you reinvent yourself to meet this new dynamic? Maybe you could become known as the agent who shows up at the site of an auto accident with blankets, water, and reassurance that you will personally see your customers’ claims through to the end.

Those of us who are not willing to get in front of the new dynamic will either get completely gobbled up or shrink down to a level of insignificance. This is not intended as a threat or even as shock value; this is the cold, hard truth that our industry is facing today.

Upgrade your technology
New technologies are popping up every day. We need to place a high priority and focus on upgrading those technologies we use, making them seamless, and using platforms that can be plugged into new technology opportunities. There is an arms race going on in the insurance industry. We must get more flexible technology platforms in place, and the industry is well aware of it. The leading area of importance is technology that provides cost-effective ways to underwrite, distribute, and package products for delivery to local customers, regardless of their geographic areas and socioeconomic lines.

The bottom line is this: Our digital initiatives need to continue to expand. The focus needs to be centered on seamless execution of distribution locally, on 1-800 call centers, and on any and all new technology coming down the pike.

The need to obtain a complete 360-degree view of the customer has never been greater. We can never achieve success with just bits and pieces of customer intel gathered here and there. We must gain a complete 360-degree view that is transparent to everyone involved. The customer can see it. The carrier can see it. The local firm or agency can see it. Information should be available for use at any level of the organization. This will enhance the service and product offerings for everyone involved.

Seek out top talent
Whether there are more jobs than people or vice versa, most important for our industry is that we attract the right people. Now is the perfect time to offer quality jobs to quality candidates. Whether the individual is a tenured employee or a college graduate, the industry has much to offer today.

Our industry isn’t stodgy anymore. We can pique the interest of younger candidates. Our use of technology has just scratched the surface: through our use of drones for claims, analytics for underwriting and marketing, digital sales platforms, and more. As our technology reach widens, so will the talent pool of individuals looking to join the industry.

The opportunity has never been greater to position ourselves in this expanding market.

When was the last time you took a hard look at your recruiting profile? For example, if you have always required a college degree? Why, is it necessary? Maybe not. As we are moving from a sales focus to a customer experience focus, chances are, you might need to look for a new type of candidate who can help your practice thrive.

Hire people who are different from you. If you aren’t as tech-savvy as you’d like to be, hire someone who is. And how well does your agency mirror your community? Hire people from different backgrounds to reach markets you have not penetrated yet.

Adding new talent and keeping the face of your business fresh is important. Just as important is retooling existing employees and team members. Your existing payroll accounts for a minimum of 30% of your overall revenue. Are you making the most of this 30%? Chances are you have room for improvement. We all do.

The “New World” we are doing business in gives us the perfect canvas on which we can update and modernize our procedures and systems to align with the new industry landscape.

Make change happen
Now, if your ideas for how to respond to the current environment of rapid change have been met with skepticism, or if you lack the infrastructure to implement those ideas, take your ideas to the next level of authority.

As reported in the J.D. Power “U.S. Independent Agent Performance and Satisfaction StudySM,” satisfaction among independent agents and brokers impacts the profitability of an insurance company. This means that you are ultimately in the driver’s seat. Gather your facts and figures and get everyone on board with your efforts to meet customers’ expectations.

Changes in buying patterns are proving that the customer is in control. Factors we used to rely on like brand loyalty and multigenerational clients are now being replaced with factors such as convenience and abundant choices. Expecting the phone to ring or for a client to walk in based on the logo on your sign is no longer a viable marketing strategy.

To compete in an ever-changing environment, the way you do business must also be ever changing. Do not allow unfamiliar trends to overwhelm or discourage you. Instead, allow them to evoke excitement and recharge your batteries. We will no longer worry about becoming stagnant. Rather, we will reap the benefits of the exciting and challenging opportunities that are emerging from every direction in this new, “New World.”

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Too many agents are part of a group that provided access early on and nothing else. These agents are not happy.

FIND A GROUP THAT DOES SO MUCH MORE.
Considering Joining an Agency Network?
How to Evaluate Options to Grow Your Independent Agency

Matt Masiello, AAI, Chief Executive Officer of SIAA

Reprinted with permission from NAAFA Report, January 2020

Editor’s note: NAPAA’s board of directors is not encouraging any Allstate agency owner to sell and become an independent agency owner. We hope that all remain successful here at Allstate. However, our Executive Director fields numerous inquiries about life after Allstate on a regular basis. This is reprinted as a reference only. We feel it is our responsibility to help those who want to redirect their careers to provide information that might be of assistance to them. Again, we are not encouraging anyone to leave Allstate but there are always changes occurring. All should be prepared for those changes whether forced to make them or made by choice.

It’s a great time to be an independent agent. With the ability to offer a range of products and in-depth knowledge of various product lines, independent agents are still chosen as the trusted advisor for many insurance clients. More and more clients need professional advisors to understand what insurance products they should buy to secure their family, their business and accomplish their financial goals. Now, technology is making it easier to engage clients and solve problems faster. Independent agents are encouraged to evolve with technology to stay competitive and provide everything clients want.

Running an independent agency, however, is not easy. Without an understanding of how the industry is evolving, and immersing yourself in ongoing training and education, you may not be ready for the future. If you are too busy handling day-to-day business and there is no time to work on growth simultaneously, you could lose your current and potential clients in a hurry.

You may be a captive or independent agent looking for a solid foundation to start your business. Are you well-known in your community? Do you have access to carriers that meet your clients’ needs? Do you know the latest technological advances and how a fully automated office? How about a year or two from now? How will you drive growth and profitable results in the long term and, with the prevalence of innovation and technology impacting the industry, how will your agency evolve as the industry does?

For these reasons, you may do better as part of a larger team. Many independent agents are joining larger groups with national impact to generate more revenue, while experienced producers may join a larger group to follow their dreams of opening their own independent agency. Before affiliating with anyone else, take the time to thoroughly research the differences between the options you’re considering. Choosing the right partnership can help you lay the foundation to build or strengthen your own office.

Change can be beneficial
Knowing your goals and understanding your Strengths, Weaknesses, Opportunities, and Threats (SWOT) to your business is the first step. Do a SWOT analysis for today and for the potential life-cycle of your agency.

You will then be ready to start your research. After comparing your options, you
will be able to pair yourself with a larger, suitable organization which can offer the clearest path to reach your goals faster.

Insurance has changed significantly from the one-person office where clients once walked in and discussed annual home and auto policies. Insurance now runs the gamut of personal insurance and commercial insurance products, business owners’ policies to stand-alone cyber insurance, all available remotely or in person. The world is evolving around the latest advances in technology – and independent agents are evolving with the industry as well to keep up with competition.

If your business needs more access to carriers to attract more clients, become stable and competitive, it is important to know what the basic differences are first and research each option extensively. There are three membership models that can help you grow your business: insurance aggregators, clusters and networks.

What are the differences between aggregators, clusters and networks?

• Insurance aggregators: Provide market access to insurance carriers’ contracts, and aggregate premium, sometimes with additional compensation but without any support services or tools. This relationship can be very transaction-oriented and simply based on writing or placing policies.

• Clusters: A group of agents from a joint venture or with a loose affiliation to place their individual books of business as part of a larger book in order to receive higher commissions or profit sharing. Members maintain independent ownership of accounts and an agency and continue to operate individually. Generally, clusters are formed to increase income by combining carrier volumes. With a lack of organic growth, many clusters are struggling, especially as some larger agents sell or exit the group.

• Networks: A more complete solution for agents, networks are growing overall, and the volume of business being handled through the channel is increasing. Recently, Insurance Journal reported in its Agency Networks Profile article, that “today’s networks offer value and benefits that go far beyond markets — independence, growth, profit sharing, perpetuation, relationships, technology, staff support, errors and omissions coverage, and more. They are very much part of the fabric of today’s independent agency system.”

Whatever road you choose, do your research thoroughly before deciding your path. If you decide on a model above, review their carriers to ensure they are going to meet the markets you are looking to target. Ask yourself what else will benefit your decision. Review websites and look for agency testimonials which share the benefits of membership and how they apply directly to a smaller insurance agency. Here are some questions to ask an organization (and broaden transparency) before making your decision:

Will the organization help you obtain your goals in the short and long term? Simply having access to insurance companies and aggregating premiums will not make an independent agency successful.

• Will the organization help the independent agent and the independent agency distribution system grow?
  • What are the other services offered; how are they delivered?
  • If a national organization, will you receive help regionally if you need it?
• How are companies accessed and commissions paid?
• Does the contract take into account the short and long term; does it include the ability to leave with clients AND carriers?
• How has the organization traditionally performed financially, with carriers, member agencies and profitability (loss-ratios)?

Transparency is key to building a relationship of trust within a new partnership. If you do your homework and are strategic with your decision, a new membership can be there for you and your agency when you need it most. Being a part of a larger team can not only result in accessing a larger pool of carriers, but also in meeting your goals, training your staff, and becoming a sustainable business for years to come.

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Tom Wilson did not ask me to write this article. But I suspect he will be glad I did. Mr. Wilson’s Allstate has, in my opinion, made abundantly clear that it is looking to move to a new distribution model that does not involve the traditional Allstate Agent. Every new Allstate initiative makes the agency model less attractive for serious independent contractors and entrepreneurs. Your decision as an Allstate Agent is whether you will manage your exit or go down with the ship.

I do not say that lightly or with pleasure. I have enjoyed working with hundreds of agency owners these past 20 years, and I am sad to anticipate a change on the rapidly approaching horizon. I always strive to be honest with folks I speak with, and that is what compels me to share this article.

My goal is to make sure you understand your options and your limitations so you can plan the best future for your agency, your staff, your family, and you.

**We Signed a Contract, Right?!**
You did sign a contract ...of sorts. It is the most one-sided contract in the history of the civilized world and is even so bold to claim that one party (Allstate) can change the contract anytime it wants to, while the other party (you), are stuck with that future change. I still hold out hope that more courts of law will (as only a few have) call out the illogic and inequity in this situation. In the meantime, agency owners need to plan with eyes wide open.

The R3001 agreement lays out two types of termination: 1) without cause on 90 days’ notice; and 2) with cause immediately. For years, pro-agent supporters have argued the unfairness of the 90-day termination provision. How can Allstate peddle the message that agents “own” their own business when in reality Allstate can take it all away in a 90-day window? Incredibly, this past year, Allstate has doubled down. Apparently too greedy to give the terminated agent a final 90 days of commission income, Allstate has ratcheted up “for cause” terminations, working aggressively to find excuses to terminate agencies immediately. If you have not heard the stories by now, you have not been listening. Like totalitarian governments depicted in Cold War movies, Allstate sends out its “investigators”—not really to find serious problems—but to find the excuse to terminate a contract immediately. Long-term agent? No matter. Profitable book of business? We will take it. First (and exceedingly minor) offense? Too bad for you.

If you do not know it already, you need to acknowledge that your business partner seems to be actively looking for an excuse to terminate its relationship with you as soon as possible. Evidence suggests that it will pinch every penny in the process.

**Oh, About Last Year’s Bonus? We’ll Take That!**
Why the push to terminate agency owners for cause? Money, I assume. Not content to take away the 90-day income stream between notice and termination, Allstate has slipped a special farewell gift into its “make it as we go” contract. Specifically, thanks to a 2019 change to the Manual, agents terminated for cause must forfeit (or, better said, pay back) any bonus earned since 2019—regardless of whether the “cause” harmed Allstate in any way. Allstate has effectively incentivized its internal hound dogs to find any plausible “cause” to terminate an agent. “But why would they use an insignificant, predictable mistake to terminate...
a long-term, highly profitable and loyal agency owner?" Please refer to my opening premise and try to soak in the fact that Allstate wants Flo and the gecko. It does not think the agency owner is worth his or her commission.

**What Does This All Mean for Me?**

That is a lot to unpack. But from my perspective, if you are not acknowledging the reality that Allstate's future does not include you, you are kidding yourself. You need to determine your path forward. Can you survive between now and your preferred exit date? Maybe. If that is your plan, implement a strategy to clear the production hurdles Allstate throws your way and bolster your compliance checks so that you do not become the next easy excuse for Allstate to add another head to the pikes.

If you want to get out ahead of the crowd, you need to be mindful of your commitments not to compete with Allstate for one year within a one-mile radius of your Allstate Agency location(s) and not to solicit your Allstate book of business in that same one-year window. Do not forget your commitment not to use what Allstate deems its confidential information (i.e., customer lists) during and after the one-year non-compete.

Take stock of how Allstate's recent changes have impacted the market for books of business. For all the reasons you might consider getting out, lots of would-be buyers are deciding not to get in. Making matters worse, Allstate continues to push the limits of its authority to approve a qualified buyer. Given that Allstate does not seem to want agents in the first place, it is no surprise that it makes it so difficult to approve a buyer willing to pay what would appear to be market price. If you can find a buyer, and your target exit is on the short-term horizon, do not dicker yourself out of an exit plan. By the same token, if you contemplate a sale that involves significant long-term seller financing, be aware that your buyer's long-term prospects are not certain.

**Words of Hope?**

As it has since its inception, NAPAA continues to explore each and every option to fight for the Allstate Agency owner. Any hope of preserving some semblance of the historic model rests with NAPAA and the support of members and non-members alike. Hope for the best (and donate the resources to support it), while planning for Allstate's preferred evacuation plan.

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.

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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. Dirk can be reached at dbeamer@wrightbeamer.com or visit his website at www.wrightbeamer.com.
After the Pandemic: What’s Next for Your Employees

Gene Marks

After the coronavirus pandemic your company will begin to get back to business and slowly work its way back to normal. But what is normal?

The coronavirus pandemic will end, but it won’t be overnight. It will take a concerted and sustained effort from federal, state, and local governments, as well as its citizens to ensure that people are—and feel—safe and more at ease. This could take months. But it will end.

During this time, companies will begin to get back to business and slowly work their way back to normal. But what is normal? When it comes to employees, pre-COVID-19 normal won’t apply. Based on what employers and employees have experienced during the pandemic, a new way of work will be the new normal. How will that affect businesses? I predict five significant ways.

There will be an opportunity to hire new employees

It was only a short time ago that our number one problem was finding enough, let alone qualified employees to work in our companies, but the coronavirus sparked a tidal wave of unemployment. This massive disruption in the workforce could take years to right itself.

All of this brings opportunity for employers and employees. Set free from past jobs that either changed or no longer exist, I foresee a significant amount of qualified talent emerging. We all know that people are our most valuable assets. You may be looking for bargains in the stock market, but these are the wins that will last you longer and provide an even bigger return on investment.

More people will work from home

Just about all my clients who resisted remote working have now realized they were wrong. I know this because I asked and they admitted they had preconceived notions about the limits of productivity and technology and had not given it a chance. They agreed that the technology works well. They said most of their people have been just as productive working from home as they were in the office. What will happen is a re-visiting of work-from-home and remote-working policies.

There will, of course, need to be a balance between being out of the office and having human contact in the office. I predict there will be a re-investment in cloud-based applications, security and training. There will be a shift in how people communicate. But, as a result, business owners who implement new work-from-home policies will be able to attract talented people from all over the world who have been asking for this benefit for years.

Workplace safety will be turned upside down

When all of this is behind us—and probably before—expect to start hearing a lot more from the Occupational Health and Safety Administration (OSHA). As a re-
sult of the coronavirus pandemic, safety will no longer just be about not losing an arm or slipping on a wet floor. It will be about social distancing, proper hygiene, the gathering of crowds, and the overall health and hygiene of employees. Offices will likely have new procedures and guidelines about cleanliness. Certain supplies—sanitizers and wipes—may be required materials. Certain health-focused procedures likely will need to be in place, with potential fines for those employers who don’t comply.

**Government-mandated paid sick leave**

Since 1993, employers with more than 50 workers were required to provide up to 12 weeks of unpaid leave for their employees who needed time off for qualified family and medical reasons to take care of themselves or their families. The coronavirus pandemic expanded that leave. Emergency legislation has been passed, which expires at year’s end, that requires most employers with fewer than 500 employees to provide up to two weeks of paid sick and/or additional paid family leave for certain qualifying COVID-19-related reasons.

Many states and local governments have already expanded existing laws and passed new laws requiring employers to provide paid time off. I predict this experience will significantly push the movement forward, and employers—regardless of size—if they have not already, could face new, permanent federal, state, and local laws requiring mandatory paid sick and family leave. The big question is whether or not the governments will help subsidize this potentially significant additional cost.

**Changes to healthcare plans**

Health insurance plans will need to look at how they cover diagnostic testing and treatment, not only for COVID-19 but for other similar viruses. The world has now learned of the economic and physical consequences caused by a pandemic, and healthcare and insurance companies will be required to respond. While debate about America’s healthcare system will continue, there’s no question that coverages will need to change to cover these additional benefits. Those changes could result in higher health insurance premiums and perhaps more requirements imposed on an employer to maintain a healthy workspace and allow for employees to leave the office for testing or treatment.

**Independent contractors will demand more security**

Since the last Great Recession, countless millions of entrepreneurs left their jobs and began working for themselves. They call themselves freelancers, independent contractors, proprietors, or simply just 1099s—after the tax forms they’re required to receive to verify their income. Over the past few years, many of these 1099 workers have argued for more benefits and security from the corporations that hire them. The corporations have fought back, saying that these workers are not employees under the applicable laws, but run their own businesses.

Nationally, and not including guidance for the treatment of these workers provided by the IRS, no legislation has been passed to protect these workers. Given the lack of safety net they have, which this pandemic has revealed all too well, I would look for many more laws that bring these contractors closer to employee classification. Companies will likely be required to provide more security, more protection and more compensation to ensure that the 1099s are not completely exposed in the event of another similar national incident.

**What comes after the pandemic?**

There’s no question that the coronavirus pandemic will bring about big changes to the workplace over the next few years and for the foreseeable future. Employers will need to brace for additional costs to meet these challenges. Given the losses so many have incurred and the deep economic shock caused by this outbreak, I believe that many employers will be happy to do whatever is necessary to avoid such a significant economic hardship for them and their valuable employees going forward.

Gene Marks is a business owner, small business expert, author, speaker, CPA, and columnist for The Washington Post.
How to Always Be Closing Sales

Jody L. Slaven

A lot depends, of course, on knowing how to close the deal when the time comes.

Yielding better results
Qualified leads are those with a strong interest in your business and its products or services. To generate strong leads from your marketing tactics, try thinking outside the “paid advertising box.”

Here are digital lead-yielding strategies to modify and implement within your own business:

Create a business website. Having a website in place—that's both highly informative and easy to navigate—is a business necessity. Remember, many prospective customers will want to visit your site before engaging with you in order to determine what precautions you are taking to ensure adequate protection for customers and employees.

Publish a company newsletter. Include helpful, high-value content that keeps existing and potential customers interested and excited about what you have to say. Consider offering special deals, industry tips, or other relevant content.

Run an email marketing campaign. Keeping in regular contact with your target audience is more important than ever. A focused, ongoing email marketing campaign enables customers to remember you the next time they need something you have to offer. You can also increase the value of the emails you distribute by occasionally including coupons or deals available only to your email recipients.

Place a “subscribe” form on your website. Automate the subscription process so your mailing list can grow.

Network. The traditional approach to business networking involves getting out in your community by taking public speaking gigs, sponsoring a community event, and/or joining a small networking group of like-minded professionals.

Digital networking is equally viable, in terms of potentially yielding more leads. Focus your efforts on sites like LinkedIn, where you can share news about your company, valuable “inside tips,” and other helpful information new customers can grow to depend on. This builds credibility in your brand, which can be essential in attracting new customers.

Get involved in social media marketing. Social media is arguably the best way to engage in an ongoing conversation with your customers, where you can learn from them and they can learn from you. But remember, social media is a two-way communication channel; if someone asks you a question or airs a complaint, don't ignore it. By responding quickly (and professionally), you'll show that you care about your customers' happiness.

Solicit customer reviews. Input from customers can often generate interest...
among others who read reviews of your business on Yelp or other similar sites. Encourage your satisfied customers to write brief, laudatory reviews and then promote the favorable response elsewhere on your social media platforms.

**Offer a referral bonus and reward your best customers.** Sometimes your best customers can also be your best marketing tool. Keep them happy and they will gladly recommend you to their friends and family.

Generally speaking, satisfied customers will be happy to refer others to your business. But they like to be asked first!

**Lead generation tips**

The campaign to generate promising sales leads involves several other key tactics worth pursuing. Keep these tips in mind:

Craft a strong call-to-action. Prospective customers are often moved along the purchasing journey with a compelling call-to-action. To help ensure the effectiveness of your call-to-action:

- Keep the wording concise, to the point, and action-oriented.
- Separate the call-to-action message from other content in your business emails, website, social media posts, etc. Don’t let it get lost in other content.

Use a very user-friendly landing page to guide your prospects. When a visitor clicks on a call-to-action, it should take them to a dedicated landing page where they will gain access to whatever you are offering them, such as an eBook, white paper, newsletter registration, etc. Directing them to your homepage or a product page will only distract and frustrate them.

Focus on benefits, not product features. Your product undoubtedly offers a range of features you’d like to promote as part of the sales process.

Keep your lead forms simple. Don’t make the mistake of asking for too much information at the beginning of the sales process. Simply ask for the basics (name, contact info), so that would-be customers are more inclined to comply and keep the process moving forward.

**The art of closing a sale**

People want to buy from sales representatives who convey enthusiasm about their product or service. Key sales tips include:

**Learn when to stop talking.** Generally, the best approach with prospects is to listen rather than talk, and to ask questions, rather than drone on about your product’s many benefits. The right questions lead to fruitful conversations, which in turn can lead to a better understanding of the customer’s needs and challenges.

**Build empathy.** Prospects want to feel like the person selling to them genuinely has their best interests at heart.

**Serve as a valued resource.** Whenever possible, share the expertise you have (even if this doesn’t directly lead to closing a sale), because over time you can establish a bond that makes selling and closing easier.

**Be closing from the outset.** An honest, forthright approach is generally preferable to a hard-sell effort. Prospects should understand that you want to sell a product or service that can genuinely benefit their own business.

**Recognize the buying signs.** An assertive salesperson can sometimes miss clear buying signals from the prospect that indicate the deal is nearly done. Questions such as, “Can you tell me how long delivery will take?” or “Are additional upgrades available?” suggest the prospect has made up their mind and is ready to move forward. Answer questions like these and then close the deal.

**Competing with other companies**

Small businesses must contend with the challenge posed by other businesses in the same industry. Some of these competitors will be much larger, with far greater resources. How can you compete?

- Emphasize your unique value proposition.
- Speed up your response time.
- Promote your business strengths.

**Take steps to boost customer retention**

The sales process never ends just because a sale is closed. Every business wants (and often depends upon) retaining the customers it acquires. Here are ways to convert one-time customers into repeat business:

- Make customer service a priority.
- Survey your repeat customers.
- Highlight customers in your communications.
- Say “thank you” and stay in touch.

Closing sales and boosting customer retention are among every small business’s highest priorities. By following the tips and suggestions offered here, you stand a far greater chance of making the sales that help keep your business thriving.
The First of Three Tactics to Win with Internet Leads That No One Shares

Craig Pretzinger

There’s a misnomer in our ecosystem about Internet leads, and it’s written all over Facebook and proclaimed by many agency owners and their LSPs: “Internet Leads Suck!” To compound this perception, many of the big lead vendors seem to add fuel to the fire, with dubious pricing, odd delivery, and questionable results. Is there any credence to this? Are the contemptible web leads legitimate?

Maybe, but it’s been my experience that, through no fault of their own, agents appear to lack effective processes to properly build a lead-closing machine. There is a disconnect between agent expectations about various lead types, filters, and performance, and many agents aren’t aware of the specific metrics they should track and measure to effectively create a feasible cost per sale. This article, the first of three in this series, will shed some light on the proper tactics to support an effective strategy for developing an effective internet sales machine.

Being a 12-year Good Hands agency owner, I have been fortunate enough to speak with, interview, and consult many agents who have both failed and succeeded with this type of marketing. For the most part, agents who have not been successful with internet leads seem to point their finger in the wrong direction. Most agents, including my own (for many years), blame the lead provider. A powerful shift occurs with the epiphany that the common denominator across success and failure is the same: the lead vendors. So then, the question begs, if some can be successful, and yet others fail, with the very same lead vendors, it must not be the leads themselves, but the process by which the leads are worked.

I have found, over the course of making millions of dials, that most agencies lack a systematized process to follow up on leads. 68% of the time (the first Alpha for you statisticians), your typical live internet lead will take between 8 and 21 dials to close—this is the hard data. For the most part, regardless of lead vendor, this has held true over time. When the bulk of leads closed take over 8 dials for new business to be won, it’s imperative that a highly organized and trackable process is in place.

From that same data set of dials, it’s also been my experience that “good” leads have a first day contact rate of about 15%. Let that sink in…to achieve a positive outcome for your telefunnel’s entry point, the winning metric means connecting on 15 out of 100 dials. This makes for a lot of downtime, even with a fast and fully TCPA compliant dialer. Agents must breakthrough and understand that the need to put the right players in the right positions is critical. In the game of building your telefunnel, dials are the highest quantity activity, requiring the lowest skill set. This knowledge is crucial to moving “leads that suck” from the 1st or 2nd dial (the average times that average agents call leads) to making 8 to 100 dials on a lead.

Once we had calculated the enormous number of daily dials we needed to make in order to reach our goal of $200k+ in premium per month, we knew mathematically, that we needed 5,000 or more dials per day, as a team, just to hit all of our leads from today, yesterday, and the leads from the prior 88 days. We were in a race to move these leads—agency’s latent equity—closer to a sale. With this realization, we sought to ensure we could guarantee the dials we needed without burning out our agents and ensure they were on the phone doing their most important activity, quoting, at least 10 new households per day and following up on unclosed quotes.

After weeks and months of consistency, training, and oversight, we were writing $5,000-20,000 or more a day. We had handled the first important piece of the equation: we had created a systematized process to create predictable results.

There have been ups and downs, but the word du jour is persistent consistency. In the next article, I’ll take you into the metrics that need to be looked at, and the necessary baselines needed to hit to ensure your telefunnel machine is well-oiled and functioning properly.

Craig Pretzinger has been an insurance agency owner for over a decade. His agencies have won multiple top agency awards and are continuously some of the highest premium producing agencies in the country, for his carrier. Craig is the Co-Host of the #1 insurance industry marketing podcast, The Insurance Dudes, who share strategic wisdom in marketing, sales, motivation, training, and hiring, to a large audience of captive and independent insurance agents. Craig and his fellow Co-Host, Jason Feltman, have built a successful company serving insurance agencies countrywide, with an interest in massive growth with TeleDudes, a company focused on maximizing dials and transfers on agents’ leads.

More information can be found on their free weekly webinar titled “How to Write 100k or More With Even the Worst Internet Leads.” Email Craig at craig@agencyvault.com and visit his website at www.agencyvault.com.
Goosehead Insurance is one of the fastest growing agencies in the country, and our partners, vendors and employees will tell you we are one of the best companies to work with.

The TOP 5 Reasons Agents Partner with Goosehead

Ownership Interest: You have the ability to sell your book, pass it down to a family member, or take our guaranteed buy-back.

No Service Work: We provide you with a team of licensed agents who service 100% of your book. Producers are the only employees you will need to hire, significantly reducing overhead and increasing sales capacity.

Carrier Options: Our portfolio of A-rated companies is unmatched, optimizing your closing rates and your marketability.

Industry Leading Technology: Our comparative rater combined with our custom agency management system will allow you to manage your agency like you have never seen before.

Training & Support: Our comprehensive training program and internal support team are free to you and your producers.

Farther. Faster. Together.
If you are a Texas, Florida, California, or Virginia insurance agent please contact Megan Bailey at:

1.877.532.6324
Megan.bailey@goosehead.com

www.goosehead.com
Most agents make the mistake of only concentrating on new business. This is only one piece of the marketing puzzle. The problem is compounded due to the fact this is the most expensive part of doing business due to all the media clutter by the mega-sized advertising budgets of others in our industry. Of course, there is the noise of all the other advertisers outside our industry. Our clients and prospects are seeing thousands of messages daily.

Imagine what it would feel like if you had a FULLY maximized and automated business system that...

...is so predictable that you knew there was no prospect left behind, every client transaction maximized, every client turned into a raving fan to skyrocket your referrals and testimonials to help attract more new clients. What will your life look like when you accomplish this? I can tell you, it’s a freedom only achieved in the entrepreneurial world you and I live and play in every day.

#1 Lead Magnet: There are many ways to do this. Two of them used in combination are an attractive offer with the promise of a free gift. We need a direct response piece, usually a mail piece or ad with all of the best techniques to boost the response. A powerful headline is needed that stops our prospect for a second so that they can pay attention to our offer followed by a clear message on how and when to respond.

#2 Sales Conversion Process: The very best marketing and advertising in the world for new business is useless unless you have a system for converting these prospects into new clients. This starts with having the RIGHT PEOPLE in the RIGHT SEATS. One of the big steps is personality profiling, and I recommend Ideal Traits, Self-Management, and Omnia. These companies will tell you exactly
how your employee will perform, and the best ways to manage them.

Next, your sales superstars must be equipped with an easy-to-follow SCRIPTED factfinder and relationship building tool, internally called a “quote sheet”.

Finally, you are responsible for these stars’ performance, so now you practice and role-play with them daily. This can be accomplished in about 15 minutes. That means EVERY DAY. Early on it should be twice a day.

**#3 Ascend Your Clients to Next Level:** There is an old saying, “A buyer is a buyer is a buyer.” Buyers enjoy the process of buying. I am a buyer; most likely you are as well. We understand that when value exceeds price, we buy. There is a sense of satisfaction and happiness and even euphoria at the end of a successful sales transaction. That is the absolute BEST time to introduce your Life Specialist and/or get referrals. Done correctly, up to 35% will take you up on it immediately.

What I’m specifically talking about here is introducing your Life Specialist as your “partner” and new clients are “expected” to meet with him. When we add the life insurance product into the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof. Even when most say no to the home, it drives retention through the roof.

**Here is a list of ideas for increasing your retention:**

- **Birthday calls** – Call your customers on their birthdays. You’d be surprised at how many appreciate this simple gesture.
- **Policy Reviews** – Complete full policy reviews at renewal to make sure your customers are sufficiently covered for the unknown and are receiving all possible discounts.
- **Full-size calendars mailed to top A & B customers at New Years! This will be an everyday reminder to your customers that they are fully covered by an agency they can trust AND can easily find your contact information when needed.
- **Magnetic calendar mailed to entire BOB for the fridge at Christmas with your contact information! (You can choose from a variety of magnets from calendars to common cooking substitutions.)**
- **Send emails to your customers consistently** – Keeping in touch with your customers will not only keep your name and information in front of them, it also builds a strong trusting relationship depending on the content you send. You do NOT want to only send insurance related information. Give them valuable top of mind information.
  - **Referral Reward Program.** This is not the same thing as a $10 gift card with quote...far, far from it.

Scripting is critical to both your sales superstars and your customer service reps, and the timing is essential on when to best ask. Two of the best times are right after the new business sale and happy customer service. We use 8 effective strategies to maximize referrals. You can have all of this fully explained by getting a Free DVD on the homepage at www.BGISystems.com.

**#5 Referrals:** This can be the lifeblood of any small business, especially in the Insurance industry. Establishing a referral culture in the agency is essential to maximizing profit. I created this 10 years ago and centered it all around a REAL Referral Reward Program. This is not the same thing as a $10 gift card with quote...far, far from it.

**Bill Gough** is a former Allstate Insurance Agency Owner, Allstate Hall of Fame Member, Entrepreneur, Business and Success Coach, Marketing Expert, Author, Speaker, and Philanthropist.

Bill began his career in 1984 with Allstate working in a booth at Sears Department Store. Bill has come a long way from his beginning until now in his personal and business life, primarily dedicating himself to giving back and helping others achieve success since the loss of his 23-year-old son, Lil’ Bill, in 2007.

In 2008, Bill founded BGI Systems, a company created to teach other insurance agency owners the very best proven sales techniques, systems, and processes he has learned throughout his career. It is Bill’s vision that, with his help, insurance agency owners across the country can achieve and exceed the same success he experienced in his 30+ year career with Allstate. https://www.bgisystems.com/ contact Amanda@ bgisystems.com
It didn’t take me 35 years in the P&C business to figure out how precious one’s time is. I read a lot and author a bit now and then when there’s something important to say. And there is a thing or two on that front, my friends.

Are you aware that, all things being equal, your revenue stream from your likely largest product line and the industry’s largest P&C line, Personal Auto, is projected to drop on about 9 points on average from how it has historically performed?

**Projection**

Personal Auto Insurance premiums are forecasted to decrease on average -1.7% in 2021, with some states approaching -5%. Contrast that with the fact that across the U.S. over the last ten years, Personal Auto premiums doubled (106%). Using the “Rule of 72,” that is an annualized premium increase of more than 7%. This will be felt by many agencies as most who are heavy in Personal Lines have about 2/3 of their revenue in Personal Auto.

So, the questions become what to do given that:

- Instead of all rising with the tide, all boats loaded with auto premium will instead lower.
- Simultaneously, current and prospective policyholders will demand everything be faster, easier, and simpler.
- At the point of sale, customers often believe insurance to be all about price.
- You may have your big toe in the water of digitalization and technology, but still need to do more – spend more and learn more.
- Your carrier(s) desire more business but continue to tighten their belt on commissions with some even taking a detour around you and competing against you direct to the consumer – sometimes with better rates.
- You want to move your margin to 2x-3x of what the industry is but can’t find the time to “work on your business” vs working in it every day and evening.
- Oh, and by the way, your CSR/Salesperson wants a raise, even though you’re not exactly sure how they are performing.

Some answers to get started:

- Take solace that headwinds are good. It’s what separates the wheat from the chaff.
- Begin with diversification. Specifically, go deeper into the pool that is commercial insurance. There’s a lot of commercial...
lines that reside in the kiddie end and to that 5-foot mark. But know you will need to devote time to learn it – time well spent that will make you revenue. Fact – more than 150M people voted. There are more than 30M small business owners. That's roughly 20% of your personal lines book of business providing potential to you! But also recognize you are vulnerable. If you do not control the commercial business, eventually that competing agent, if smart, will x-sell the personal business for your customer!

• Taking price off the table is a must during the sales transaction – at least temporarily. Our business is a noble one when done correctly and not as an order taker. Yes, during the sale, it often starts with price. During a claim it is never about price; it is all about coverage. Time with staff on how to generate rapport, to quickly determine asset protection needs, to educate the client, and present options for their budgets wants and needs are all important.

• As is the service and compelling differentiation you and your team provide. What is that worth? How much above the incumbent price can staff sell? How often do they get a referral at the point of sale based on your compelling deliverables, be they tactile or of an interpersonal nature?

• Technology, Digital, and Social Media are all intertwined. But you have the advantage. That advantage is you! Already, Insuretech startups are looking at Agency Distribution models to partner with. Who would have thought – people like dealing with people, especially having a named individual they can rely on. There's a lot of noise online, so be careful in whom you rely on for expertise.

• Does your carrier have your back? That's an individual situation. But if you find you've got all your eggs in one basket, commissions are going down, you are being competed against, and that Plan B voice in your head is talking to you louder than ever, know that you've got options.

• Margin and Staff Desires/Performance go hand in hand. You may or may not know it, but when the larger brokerage firms buy agencies, they are looking for pre-tax net earnings around 25%. That is considered pretty darn good. What about making 2–3x of that?

It is possible, my friends! Achieving that speaks to the Operational side of the business. Thus far, we've focused on the Sales and Service side. Both are equally important. Being successful in just about any business takes a Vision, People, and Execution. That means clarity of mission, development of people, analytics, and key measure to improve/innovate as you strive to achieve your goals. Margin is about knowing the capacity of the individual and team, developing, and inspiring them to their full potential, and measuring their output in sales and service. Close Ratio, Referral Ratio, Lines of Business/Client, Account Rounding – all get to New Business and In-force Retention and Revenue per Client, which increases your margin. Holding people accountable and coaching them when they fall short and conversely having a compensation plan that influences behavior and recognizes and rewards against known benchmarks is critical.

There is so much more. This is but a start on the basics to a needed playbook for those that are not where they want to be. We've helped agencies reap margins of 50–80% regularly. Knowing the numbers against industry good-better-best benchmarks is a start. Knowing how to get there and step-by-step what to do for your unique situation is the difference maker. Happy to talk further and share ideas.

Rex Hickling, CPCU, AIM has been the President of Premier Group Insurance for the past 11 years. He brought 25 years of Fortune 100 experience on the carrier side to Premier. Along with Premier's Founder and CEO, Youngdon Yun, he re-tooled Premier to embark on a vision to take Premier coast to coast. Today they have custom built Property & Casualty practice programs for not only experienced agents coming from the captive space, but also programs to fit many spoke and hub models. Visit PGLAgents.com to learn more about their services. Contact Rex at RexH@PGLAgents.com or www.PGLAgents.com.
It is January 1, 1999.

The unsuspecting agent owner of Insurance Blueblood steps through her doors to start her day. Proud to be an agent and looking forward to calling customers and helping them in the fashion to which they have become accustomed, with respect and concern. Interaction with people is what she loves. Helping individuals make the right decisions to protect themselves. An industry where most people admire their agent, and call them for support and advice, is the reason she got into the business.

It is still early and she has just jumped on to her emails to get the day started. Something strange is happening. She has several invitations from some company called Zoom. They are coming from her market leader, but he is now calling himself Field Sales Leader. “Oh well,” Blueblood thinks, “new year, new title.”

So, she clicks on to Zoom and the meetings begin.

The first one throws her for a Super Sonic Loop. The company announces that her income will be decreased by 21%. “Wow, so much for that new house I purchased thinking I would not have any problems paying the mortgage, especially with those three kids I am putting through college,” she gloomily thinks.

But Blueblood has never been one to let something keep her down. She speaks out loud, “OK, the next Zoom must be announcing some great ways to make money. It just has to be better in the next meeting.”

Zoom Two: The company announces that there is a way to make up the decrease. They keep trying to call it something other than reducing renewals and variable comp. The guy on Zoom says that all that money can be made up if agents will just hit this “baseline auto” and these expanded commissions will come into play. The math is more complicated than ever and they are talking about different reports to follow. She worries about how she is supposed to be out selling and marketing when she needs to understand so many changes and new reports.

Her vision blurs as she hears the ramblings about being able to make more money with the significant and wonderful changes they have introduced. “Just get out there and sell more autos, homes and add in a dose of benefits sales – that should do it.” They shout, “Now get out there and turn this thing around on a dime. Why are you agents being so particular about not having enough time to plan and budget?”

Trying to not panic, she gets ready for Zoom Three. It has to get better she thinks.

Zoom Three: Look, agent, we have this amazing model for you. We have never tried it before and not sure how it will work, but you agents can figure it out. Start over in how you hire, fire, train, market and spend money. In this Zoom, the company verifies that Blueblood will make less but wants her to spend more of her hard-earned money to support sales on behalf of the company.

The company ups the ante further, “And look, we are going to take away your free marketing materials (it is just pennies, why should that bother you?). Oh yeah, and there goes your cash to spend on marketing. But this is a great opportunity – drink the Kool-Aid – you will be fine.”

“What is wrong?” the company asks. “Why can’t you see this clearly being better for you? Are you just lazy? You make too much money anyway, so we are just helping you prepare for having less.”

Her head begins to spin, and she is feeling light-headed. “I’m too young for a heart attack!” she cries out. Yet, she cannot deny something strange is happening that is beyond explanation or logic.

Remember the opening of “The Twilight Zone?”
Strange music begins and a disembodied voice begins to speak:

“There is a fifth dimension beyond that which is known to man or woman...a dimension as vast as space and as timeless as infinity.” It is an area which we call the Allstate Zone.

Blueblood awakes. She feels like she has been beaten up, but she has no physical proof of that. No bruises...check. No visible blood loss...check. Shaking under control...check.

Then it all comes back in a rush.

She looks at the calendar it is January 1, 2020.

What happened to the last 21 years?

She remembers the threatening of cut income and more demands from the company.

Evil is in the air and a foreboding feeling of more devastating issues to come.

The agents and staff of Blueblood begin to arrive for the day of work.

They all reel from a new platform being presented. This one is called Alliance and it will replace AllStar. In a short timespan more platforms are introduced and none of them fully integrate or speak to one another to make life easier in the Allstate Zone.

These platforms: Alliance, EAgent, Vantage Point, Dash, Ivantage, Connexus, Gateway, Manage My Staff (oxymoron for sure), Dash, AccessAllstate, AFS Registration, Allstate Benefits, TAG, Blueprint, Myriad, RMBC, Web Management Tool, Outlook-Office 365 and more. These are merely a few daily areas that must be maintained and managed by an agency owner. Oh, and God forbid you have an Office Manager that can assist because due to WISP you cannot share info and passwords with anyone!

These forces take on lives of their own by shutting down, relaying incorrect pricing and information, and logging out on a whim. Leaving the innocent user in the middle of a project and losing their data and inputs in shambles. Try to get help from anyone internally and you are just sent to a “chat” or get no help at all in most cases.

Some shuffle, some scurry and some run in the other direction through this strange new world forced upon them. It is a world where the agents have become half human with a brain and want to do the right thing and half zombie to a company that beats them down, pushes impossible numbers onto them. Ignore the fact that the platforms never all work together and rarely work through an entire day on their own. System Outage has become a daily phenomenon to work around in The Allstate Zone.

The Bluebloods explain that the technology is not equipped to handle this many platforms. “Oh,” AZ exclaims, “that is not our problem - it is your problem. So, go spend more money, hire more people, and upgrade your systems again because WE need for you to be prepared for more platforms for you to support at the agency level.”

And the Zone keeps on coming with comments like, “If you are unhappy or don't like it then get out.” And while they are removing all of Bluebloods’ privileges, they tell her she should be happy to serve The Zone. “It is not important to us if you lost over 30% of your investment that we sold you on and the banks won’t consider funding ways for agencies to exit from The Zone.”

The final blow comes when Bluebloods are told they are of little to no importance. Zone Leaders stand by their words that they can do it “cheaper and better.”

“We know the AZ is not competitive in the World Zone so we will begin by closing business directly at a ‘cheaper’ price and then we will send them to you to service but pay you less money. We don’t care if these new customers are bad risk or if they stay on the books. We will never ask you how it is working out because well, honestly, we don't care. It is your fault if they don't stay! You needed to take care of them better. And no, it doesn't matter to us that the Customer Care Center closes business and the people go elsewhere within a month. We only care about what the Stock Zone sees and then it is your problem to handle the difficulties of the customer. Or we can charge another 20% of your income to take care of them through ISS. But if they give us real trouble, we will send them back to you. Remember your contract reads that you must take care of Any Customer in The Allstate Zone.”

Blueblood has few avenues in which to seek help or just to have someone to turn to. She only remembers one group that management told her to stay away from: NAPAA. Now it all makes sense. They pushed her away from like-minded people who were all in the same struggle.

She has been hearing lots of great things about them. Since she can’t trust the company to watch her back maybe it is time to reach out and contact NAPAA for some education and support.

Blueblood decides it is time to check out another time and dimension: The NAPAA ZONE.

To be Continued...
Why is it important as an employer to make sure employee deductions are both legal and correct? The consequences to you of not doing so may be severe. The same is true of your clients.

If an Employer does not make required deductions, the employer will generally be subject to a penalty equal to the amount required, plus possible fines and interest. Imagine you have not withheld child support for several years. A real nightmare!

If you make deductions that are not backed up by correct paperwork, the State or Federal Labor Department may very well make you return that money to the employee because the paperwork is not correct, regardless of the actual circumstances. That loan you made may never get paid back.

There are two basic types of deductions your agency or your clients usually make from an employee's payroll: involuntary and voluntary.

Involuntary Decisions
Involuntary payroll deductions are those over which an employer or employee has little or no control. The employer is required by law to deduct a specific dollar amount of the employee's pay and remit it to a person or agency to satisfy the law.

If the employer fails to deduct and remit that amount, the employer will generally be subject to a penalty equal to the amount required, plus possible fines and interest.

Tax Levy
Employees who fail to pay their taxes may become subject to a federal or state tax levy. The levy requires their employer to deduct the amount claimed from their wages and remit it to the proper government agency.

Federal Tax Levy
A federal tax levy is accomplished by garnishing an employee's wages to the extent that they are not exempt from levy. Tax levies must be satisfied before all other garnishments or attachment orders, except for child support withholding orders that are in effect before the date of the levy.

Withholding for Child Support
Child support order collection is a combined federal/state program, with federal laws providing standard state laws must meet or exceed in order to qualify for federal funding of state child support enforcement. The maximum that can be withheld from an employee's wages for spousal or child support is:

- 50% of the employee's disposable earnings, if the Employee is supporting another spouse and/or children.
- 60% if the employee is not supporting another spouse and/or children.

These amounts increase to 55% and 65%, respectively, if the employee is at least 12 weeks late (i.e., in arrears) in making support payments.

One-Time Payments
The CCPA definition of earnings subject to the limits on child support withholding includes all compensation paid or payable for personal services.

Tips
Tips given directly to employees by customers are not considered earnings for the purpose of determining disposable earnings, whereas service charges added to the bill that are.

Priority of Orders
Orders to withhold wages for child support take priority over all other garnishments or attachments issued against the employee's wages, except for tax levies.

Independent Contractors
Payments to independent contractors who perform services constitute property subject to a child support order. In numerous states, employers are required to report independent contractors as new hires, under the New Hire Reporting System. There are penalties for not doing so.

Medical Orders
All the states have passed laws allowing courts to require medical child support as part of a child support order and requiring employers to enroll children and
withhold premiums from the employee’s pay to the same extent as other employees with similar coverage.

**Creditor Garnishments**

When an employee has a debt that remains unpaid, a wage garnishment is one legal means by which the person who owes the money can obtain payment. Not all states allow creditor garnishments. There are Federal and State limits on these.

**Tips May or May Not Be Earnings**

Tips given directly to employees by customers are not considered earnings for the purpose of determining disposable earnings, whereas service charges added to the bill that are later given to the employee by the employer are earnings.

**Student Loan Collections**

In 1991, Congress amended the Higher Education Act to allow for garnishment of employees’ wages to repay delinquent loans WITH RESTRICTIONS.

**Federal Agency Debt Collections**

Congress enacted the Debt Collection Improvement Act of 1996. This law allows Federal Government agencies to garnish the wages of individuals who fail to repay their debt according to their agreement with that Federal Agency.

**Uniforms**

If an employee is required to wear a uniform while at work and the employer picks up the cost of the uniform; the employer cannot deduct any amount of such cost that brings the employee’s wages below the minimum required by the FLSA.

**Loans, Advances, and Overpayments to Employees**

Employers can deduct amounts equal to loans, overpayments, and advances made to employees from their wages. This can be done even if the deduction reduces the employee’s wages below the required minimum under the FLSA.

**Deductions for Taxes**

Amounts withheld from an employee’s pay for federal, state, and local income taxes, as well as the employee’s share of Social Security and Medicare taxes, are considered wages paid to the employee. The fact the employee may receive net pay below the FLSA-required minimum does not make these deductions unlawful.

**Union Dues**

If required by a union contract, an employer can deduct union dues from an employee’s wages and pay that amount to the union even if the deduction reduces the employee’s wages below the FLSA minimum.

**Cash Shortages, Bad Checks**

Generally, employers may not deduct amounts from an employee’s wages to make up for cash shortages, bounced checks, or customers who fail to pay their bills if the deductions would reduce the employee’s wages below the minimum wage.

**Voluntary Deductions**

An employee can voluntarily agree to wage deductions that must be implemented by the payroll department. Make sure that you have a signed authorization with all pertinent information filed before starting a voluntary deduction.

Some examples include:

**Wage Assignments**

A wage assignment is a voluntary agreement by an employee (assignor) to have a portion of the employee’s wages assigned to a third party (assignee). Generally, employees assign wages to secure a debt. The assignment gives the creditor an opportunity to recover the unpaid amount if the employee fails to repay the debt.

**Union Dues**

In addition to mandatory deductions for union dues, employees have the option of paying union dues on their own or having them deducted from their wages by their employer.

**Credit Union Deductions**

Many employees save money with, or borrow money from, a credit union. The employee may wish to have a portion of his or her wages deducted by the employer and paid over to the credit union for savings or loan repayment.

**US Savings Bonds**

Another type of voluntary payroll deduction allows employees to purchase Series EE US Savings Bonds in denominations beginning at $100. The purchase price of the bond is one-half of the bond’s denomination, or face value.

**Charitable Contributions**

Many employers work with local and national charities to provide their employees with the opportunity to make voluntary donations to those charities through payroll deductions. The payroll department makes the deductions and processes their remittance to the appropriate charitable organizations.

For more detailed information on all the above see the author’s book, “The Payroll Book, A Guide for Small Business and Startups” published by Wiley, and available on Amazon, Barnes and Noble, and other fine bookstores.

**Charles Read** is a CPA and the Founder and CEO of GetPayroll in Lewisville, TX where he has provided full-service payroll and payroll tax services since 1991. GetPayroll helps small to medium-sized businesses across the U.S. with direct deposits, debit card loads, printed checks, payroll deposits, reports and tax filings, year-end Forms W-2, and employer-employee website portals. Charles is an accomplished senior executive and entrepreneur with more than fifty years of financial leadership experience in a broad range of industries, as well as a licensed CPA. In addition, he is also a US Tax Court Non-Attorney Practitioner, which enables him to represent clients in the US Tax Court without being an attorney. He is the author of three e-books: Starting a New Business: Accounting, Finance, Payroll, and Tax Considerations, Small Business Short Course (Employees Book 1), and The Little Black Book of the Beauty Biz, Volume 1. His latest book The Payroll Book: A Guide for Small Businesses and Startups will be published by Wiley in the summer of 2020. Charles is also an accomplished speaker and has been featured on Fox Business News, Biz TV Texas, New York City Wired, Dallas Innovates, and many more. In addition to his executive career, Mr. Read is a decorated United States Marine Corps sergeant and a combat veteran of the Vietnam War. Contact Charles at cj@getpayroll.com and learn more at www.GetPayrollBook.com.
Are You Considering Franchise Business Ownership?

Richard Pope

When considering franchise business ownership, one must get the facts and make informed decisions. Buying or building a franchise is a big, life-changing investment so you don’t want to make an expensive mistake. There are several things to look out for and I have highlighted a few of those here.

• The first thing that you will find when discussing this with family and friends is that everyone is an expert—everyone has an opinion and most of them want you to consider something that they like, not what you like. The message here is “Beware of the Friendly Family Ambush.” Investigating a franchise can be exciting and confusing at the same time, but you must do it based on facts.

• You must separate logic from emotion. Everyone loves ice cream, right? Emotionally you love the product and running an ice cream store is just what you always wanted to do, but is it right for you? If you are in it for financial gain, you should take another look because you may be disappointed with the numbers. If you don’t care about profits, then you might like doing this.

• “Everybody’s got to eat.” How many times have we all heard that? That logic built the restaurant industry, but it also resulted in disastrous results for investors who were pursuing a dream based on false assumptions. What many people fail to realize until it’s too late is that the food business is not a family-friendly business. Most food operations operate long hours, 7 days per week. Food operations have a high employee turnover rate and, unless you have really great help, you need to stay close to make sure that your investment is operating at peak efficiency. It’s also tough to take time off for a vacation or family trip when your cook walks off the job.

• “Franchise Insights” is a publication that keeps up with trends in franchising and a look at their data is very eye-opening. Visit www.franchiseinsights.com to review the latest trends, and while you’re on this site, be sure to scroll through it and note all the interesting data they collect and publish. You will quickly note that interest in Home Services franchises has exploded while interest in food franchises has taken a nosedive.

• Luck is important if you are playing the lotto or playing the ponies, but you don’t want to depend on luck if you are spending your money on a franchise and

agency management

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— Exclusive focus
planning a career change. There are several different things to think about if you are considering a franchise. One thing that should top your list is to find an experienced, qualified consultant to guide you and coach you through the process. You don't need a “rah, rah” salesperson to get you excited. What you need is an experienced counselor to help you navigate all the business aspects and to coach you on all the steps to take.

- Experienced franchise consultants provide help and guidance and best of all, their services are free. It costs you nothing to use a consultant as they are compensated by the franchise companies. They stay in touch with the market, and they know what's hot and what is not. They want to make sure that you are getting into a business that you can afford and one that you can thrive in. If you are considering a franchise, then you should interview a few consultants. You will find that it is time well spent.

- Validation is critical. You have heard from the franchise company rep, you have visited the website and asked Dr. Google his opinion. You have read the materials and you have done all your homework, but the absolute, most valuable thing you can do is to talk with current franchise owners. A franchise owner will be very honest and forthcoming. They will tell you all the things that the company rep can't or won't tell you. My advice to all my candidates is to validate, validate, validate.

- Financing is another big step that requires your attention. Franchises are not free. The franchise company does not offer financing, so securing funding for your franchise has got to be on top of your list. Very few people come to the table ready to plop down all the cash needed for the total investment. The typical scenario will call for 25% to 30% cash out of pocket with a loan for the balance.

Most people will use a Small Business Administration (SBA) loan that they get through a bank. This is not a direct loan from the government but rather a government-backed small business loan. Application and qualification for this type of loan is time-consuming and requires a lot of paperwork. These loans also require collateral. Most franchise consultants will help you find funding specialists that will work with you through this process. There are also other programs like the IRS-approved ROBS (Rollovers as Business Start-Ups) that allow you to use your retirement funds without taxes or penalty for early withdrawal.

If you are considering franchise business ownership, the key points are always the same:

- Focus on the facts.
- Separate logic from emotion.
- Seek help from someone that knows the business.
- Validate, validate, validate.
- Secure the funding.
- Make sure that this franchise will help you achieve your objectives.

If you follow these simple steps, then your journey to franchise business ownership can be both exciting and rewarding.

Richard Pope is a career franchise business consultant who has been active in franchising for over 35 years and has helped thousands of people find their way through the process including his son and his daughter. Richard has worked at the highest levels of franchising for several corporate franchising giants and has traveled the world installing franchises. Richard is now self-employed and is affiliated with FranChoice, a franchise referral group. Richard lives in Scottsdale, AZ, and currently works with people from all 50 states. He would love to hear from you. He can be reached at rpope@franchise.com or www.franchoice.com/RPope.
The new year is off and running! How is it going? Are you pleased with your current trends? Closing all the business you want? What is working? What is not working?

I don’t mean to slingshot question after question, but these should be going through your mind like a carousel—around and around. You see, what the most successful agents in the country know is, that you make your bonus and hit your goals by being focused ALL YEAR LONG. If you need someone from corporate to motivate you to make more money, that is a sign that you might should reconsider your profession. There are plenty of jobs out there that are not nearly as stressful, where you can sit back and not have to come up with new and innovative ways to keep your business heading in the right direction.

So if you are serious about writing new business on a consistent basis, I have to let you in on a major secret: Change is coming. Sometimes, like a raging river, it hits your business and totally destroys your current successful processes. (In 2020, thousands of big blue agents experienced this when corporate shuffled the deck again, and there is no doubt they will always be moving the goal posts.) Other times change creeps in slowly like a subtle rip tide at the beach: You are swimming just as you had been only to find out that you are now headed in the wrong direction.

Now I do not have a crystal ball and see all the changes that corporate is going to send your way this year. However, history is our greatest professor and year after year the agents who consistently win trips and hit big bonuses are the ones that are able to roll with the punches when they come. Sure you can take a little time to be frustrated when something happens that affects how your business is run, but you cannot get stuck in that mindset. First and foremost, you are an entrepreneur; you are a business owner. You are the one who makes things happen; you are a problem solver. Get your laser focus back as quickly as you can when change happens that overtly affects your bottom line.

Sometimes a small shift in your approach can get you right back on pace. These are the easy decisions: Switch lead providers, don’t send out as much mail, send out more, etc. The difficult ones are the ones that are more drastic. Sometimes as the business owner, the boss, you have to do the unpleasant. If you have an employee or employees that do not perform the tasks they are paid to perform, you have to find a way to train them or replace them. Sounds calloused, I know, but you have to weather the ebbs and flows of what corporate decides. You are the one who bears the brunt of fluctuations in rates and seasonal closing rates. If you have team members who do not perform, they may be costing you hundreds, if not thousands, because you won’t make a change.

Lastly, keep in mind the Yellow Pages are a thing of the past. As a matter of fact, anything in print is becoming less and less prominent. Everything is online. You need to have an online presence. People in your city must be able to find you if they are looking for insurance, and just like with everything else, the online world is incredibly competitive and changes constantly.

You have to be strategically positioned to outperform other agents in town, including other Allstate agents. That’s right! Every other agent is your competition. One of the more recent changes with corporate is they are attempting to work on the online ranking for each agent. That is insane. They are going to somehow make thousands of Allstate agents’ listings go to the top of search pages? Number one, not possible. Number two, it lumps all agents together where there is nothing that will differentiate you from your competition down the street. Think about it, if you are not doing anything different from what your competition is doing, your agency will simply blend into the pile of agent listings in and around your area. No, thank you.

So there it is, you have to anticipate change, then adapt and overcome when it presents itself. In your processes, in your agency, with your staff, with yourself, and online (in this day and age especially.) Here’s hoping you reach all your goals, and if you would like help with your online presence, I can help. Check out my information on the NAPAA website.

David Neuenschwander is a serial entrepreneur that utilizes all his experience to help other business owners market their products and services. For over a decade he has been helping Allstate agents win trips and hit bonuses through his time-tested techniques and programs. Learn more at CaptiveAgentProfits.com. David can be reached at dlneuenschwander@aol.com.
If payroll and HR administration tasks present time-consuming challenges that keep you from focusing on growing your franchise, Paychex can help. Paychex Flex®, our all-in-one HR solution, helps simplify the process and helps you to effectively manage workers across the entire employee lifecycle.

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**HR Administration**
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Advantages and Disadvantages of Hiring a Consultant

Gary Chitwood

Whether you’ve been an Allstate Agency owner for a few years or a lifetime, you have something in common. Eventually, the thought of selling your business will become a reality. With all of the Allstate changes going on these days: from compensation changes to new phone system requirements, from Integrated Services to changing technology, from no longer having as much access to your Field Sales Leader to ABO changes, etc. You’ve worked hard and it’s time to move on to the next chapter of your life. Now what?

For some, handling the business sale will be right up their alley. Perhaps you’ve bought and sold agencies over the years and feel comfortable with all that it takes, or maybe you have a succession plan in place and your buyer already works for you. These situations are very complex and fine-tuning of the details is still needed.

For the rest, the thought of selling the business can be overwhelming. You’ve worked hard to build the agency and you don’t want to make a mistake that will negatively impact your future. Where do I start? How do I protect myself? How much time will it take on top of running the agency? All of these, and more, are great questions. Here are a few things to think about:

Ask yourself if you really will be able to manage the agency, and now take on the full-time work of marketing your agency for sale, vetting potential buyers that contact you, who maybe don’t have an insurance background, and guiding that buyer through all of the steps needed to get to the closing table. While all this is going on, what happens with your time if a staff member quits, and you need to replace them.

• Selling a business does not happen overnight: Plan ahead, be prepared, be realistic.
• Understand your agency’s value: Is your agency “turn-key” for the new buyer? Are you a strong negotiator? Are you under an imposed Allstate timeline?
• Find someone that you have confidence in and know will be your advocate. That person should have a working knowledge of what you do every day. That person should also have knowledge of Allstate, specifically in-depth knowledge of the process your proposed buyer will go through in order to be approved to purchase your business. As you know, Allstate has their own language, and you won’t have time to educate your consultant on the acronyms Allstate uses.

When making large financial decisions such as selling a business, the right consultant can make a difference equal to tens or hundreds of thousands of dollars to your bottom line. I’ve been associated with Allstate for nearly 30 years. From a Field Sales Leader role to a Senior Sales Leader role to an Agency Owner, I am familiar with the ins and outs of Allstate and have the resources in my network to help you.

Please contact me at 720-902-5200 and let’s talk further about your situation. Be assured, you don’t have to navigate through these changing times alone when you have an advocate such as myself on your side!

Gary Chitwood is President of G-Force Agency Consulting in Castle Rock, CO. He has over 20 years of experience in assisting individuals who want to become Allstate Agents and existing Agency owners who want to sell their business. Visit his website at https://g-forceac.com/. He can be reached at GChitwood@G-Forceac.com.
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How to Make a Successful Transition from Exclusive to Independent Agent

Tony Caldwell

In the last decade, at least 8,000 former exclusive agents, captive agents, and direct writers have made the transition to independent insurance agency owners. These entrepreneurs have energized the independent agency system while also finding greater income, increased independence, and more wealth along the way.

If you are an exclusive agent, you may have wondered whether this is a potential path for your career. You know many have made the transition successfully, and you may even know someone who did it smoothly and easily. You should also know that there have been failures and, for most, there are certain to be pitfalls that trouble you on the same journey.

This article is not intended to convince you that it is the right, or wrong, journey for you to take. Nor is it about the opportunities that lie out there as an independent agent—higher commissions, more business freedom, more carrier choices, the ability to move business rather than lose it, expanding into commercial lines, and others. Rather, it is about the challenges you need to think about in order to be well prepared for success, should you decide to make the journey.

Securing Your Markets

The first challenge every agent confronts is having something to sell. For an independent agent, it means contracting with several carriers. While independent agency insurance companies are more willing to contract with new agents than at any time in history, they do demand a lot before they will.

A sound business plan is the first thing carriers will require. It shows how the agent will market and sell enough of their products to be viable within a fairly short period of time. To gain contracts with enough carriers to be viable, successful agents have found they need a robust marketing and sales plan demonstrating a thorough understanding of each carrier’s market position, competitiveness, and business goals.

While having several carriers to represent can be an advantage, the new independent agent will soon discover this means a significant investment of time and effort to understand and master each carrier’s unique submission, underwriting, and service systems and processes. Think back to when you started as an Allstate agent and how overwhelming it seemed to master the systems as well as all the products, pricing strategies, market appetites, and book composition goals. Now, imagine doing the same thing three, four, or five times, and having that information cold on the day you open your doors. This is a real challenge for transitioning exclusive agents and one you must find a way to meet, if you will be successful.

Having achieved sufficient carrier representation based on an outstanding business plan and mastery of their
products and processes, you must now make the phones ring. In your prior life as an exclusive agent, you enjoyed a lot of marketing assistance. As an independent agent, however, you will have to do all of that yourself. Successful independent agents are, or become, master marketers as well as successful sales people.

Captive insurance companies provide many helpful resources for their agents, from accounting and marketing, to CRM and others. Now, every system you use will have to be replicated for your independent insurance agency. The choices are very complex and wading through them in order to make good long-term decisions for your agency will take time and commitment.

Of course, the insurance companies you contract with will offer a number of resources, including training on their systems and products. But you will need to wade through enormous complexity to determine which resources are appropriate for your agency, which training opportunities will maximize the investment of your time, and so on. Even the helpful assistance of insurance companies comes with a cost of time.

**Understanding the Complexities**

Starting any new venture must be done with the founder’s own capital, and there will not be any financial support from carriers to help an independent agency get started. So, agency founders find themselves walking a tightrope between their initial investment, ongoing expenses, and the receipt of income. I recommend you prepare a cash flow budget for your first three years in business. My experience is that most businesses begin to generate income on a repeatable and predictable basis by the third year.

At the same time, I have observed that many founders underestimate the time required to get the agency organized and begin to produce insurance business revenue. They also often misunderstand the timing of how their carriers pay them. Learning payment terms, budgeting cash carefully, and ensuring there is adequate working capital to bridge cash flow gaps are all critically important steps.

Finally, keep in mind that surviving business and personal cash flow challenges is often the number one key to long-term success, so having outside resources, like spousal income, can be critical to the new independent agent.

Many former exclusive agents are excited about the opportunity to round their books of business and increase their income by writing commercial lines. Some have had some experience in this area as exclusive agents. But it’s important to understand that commercial lines are more complex than personal lines and writing anything other than very simple policies requires a significant investment of time in education.

You should ask yourself how you will develop these skills, how long you expect it to take, and what resources you will have available to do so? Despite the increased opportunity commercial lines represent, most successful transitioning agents stick to what they already know well in the early years of their independent agency.

An independent insurance agency is a complex business. Owners must balance many carriers and their demands, appetites and competitiveness, along with their own prospects and clients. They must also manage and balance multiple books of business to meet goals of profitability, retention, and growth. Successful independent agencies who take the time to master these skills are rewarded by receiving significant bonuses, but these management issues take time away from selling.

Exclusive agents are typically masters at building client relationships. After all, they must work to retain clients whenever carrier pricing rises or they lose significant income. When these same agents become independent agents and gain a variety of carrier choices, there is a great temptation to focus marketing and sales efforts on price. However, this is increasingly problematic as direct sellers and algorithm-driven, online vendors take market share. That’s why agents must bring their client focus with them when transitioning to the independent agent channel.

There are many other things to consider before launching an independent insurance agency and, fortunately, there are plenty of helpful resources, including existing independent agents, insurance companies, and market access providers available to you. There are also agency development and coaching organizations that specialize in helping new agency owners achieve their dreams.

Regardless of how you go about making the transition to becoming an independent agent, the most important thing to do is to take the time to thoroughly plan and prepare.

**Tony Caldwell** is an author, speaker, mentor, and CEO of One Agents Alliance, which has helped more than 250 exclusive agents, captive agents and direct writers transition to independent agency owners. His book, The UnCaptive Agent, is a guide to starting and operating an independent insurance agency. Learn more by visiting [www.tonycaldwell.net](http://www.tonycaldwell.net) or contacting him at tony@oneagentsalliance.net.
Six Questions You Need to Ask Before Joining an Independent Insurance Group

Tony Fernandez, CEO, Affordable American Insurance

Editor’s note: NAPAA’s board of directors is not encouraging any Allstate agency owner to sell and become an independent agency owner. We hope that all remain successful here at Allstate. However, our Executive Director fields numerous inquiries about life after Allstate on a regular basis. This is reprinted as a reference only. We feel it is our responsibility to help those who want to redirect their careers to provide information that might be of assistance to them. Again, we are not encouraging anyone to leave Allstate but there are always changes occurring. All should be prepared for those changes whether forced to make them or made by choice.

Going Independent
We regularly hear from people who are interested in starting an independent insurance agency. These calls frequently come from insurance agents who are just starting the process of investigating ‘how to go independent.’ We hear things like “What are commission splits?,” “What carriers do you have?” and “Who owns my Agency?” We are always glad to answer these questions by phone, from our website or in person. While these questions are a great starting point, they barely scratch the surface.

What’s Important
Many years ago, I was a captive agent for a well-known national carrier. I was happy with the relationship I had with the carrier, and my agency was considered very successful. However, I took my clients very seriously, whose loyalty to me and my agency made it possible for me to provide for my family and life in general. Not representing other insurance companies became an internal conflict for me. When the carrier I represented decided not to write certain classifications or increased rates dramatically, I was not able to help the people for whom I cared so deeply. That is the main reason I decided to become independent.

I started looking from ground zero, like many of you, not knowing where to begin. During my research, I discovered that some assumptions I had were not correct. I also realized that even though some groups offered me a fast start track, there was no longevity in the platform they offered. I needed an environment that would help me start but then provide the tools to help me achieve my goals.

Before we cover some of the important
questions, it is pivotal to understand that the decision of going independent, alone or with a group, is a very delicate transition. Before asking detailed questions, it is essential to find out how long the group has been in the business, the reputation of that group in the industry and with the insurance carriers, and what services and tools the group will provide, other than access to carriers.

When it comes to “what’s important,” many people get misled by fast-talking sales reps who promise them the world, only to find out the agent is left holding the bag when the rubber meets the road.

So, we thought we would offer a list of questions when you are talking to independent insurance groups. Here are some questions to ask that you may not have considered:

**Question 1: Should I go with a group or on my own?**
Some insurance carriers will offer you a direct code. Some things to consider if you decide not to join a group: 1. What are the minimum requirements that each carrier needs the first year and second year in order to keep the appointment? 2. How many carriers do I need to provide options for my clients? 3. How much business can I generate on my own, and would that be enough to satisfy the requirements?

Typically, a new independent agent would need five commercial and five personal carriers to build a good practice. As you know, each carrier goes through cycles in which they are very competitive and next year they are not. A group should provide stability with the ups and downs of the industry, as well as some shelter when it comes to production requirements. If the new agent doesn’t have the pressure from production quotas from a carrier, the agent can find the best product and carrier that truly fit the client’s needs.

**Question 2: Do I own my book?**
When I hear a “YES” to this question from a group, I want to find their definition of ownership. Ownership is building an asset that can be sold at a fair market value at the time of sale or transfer.

If you don’t own your book, then you might as well go with a captive carrier. Make sure to look for a group with which you own your book of business so that you can choose to transfer the book to a relative or sell it at a fair market value.

**Question 3: Will my name be on my client’s declaration page?**
If a carrier gives you a direct code (within a group or individually), your name and the address of your agency should be on the declarations page. Some carriers require that you produce under a “shared house code” owned by the group and promise a direct code once a certain production level has been met. In that case, your agency name will not appear on the declarations page. From experience, clients do not mind what name appears on the declaration page if you explain it at the point of sale.

Eventually, as your agency grows, you will have enough production with all or most of the carriers that you represent to have your own codes.

**Question 4: What is the commission split?**
This is an important question that often gets missed when joining a group, but it is also a two-part question. This is because it is not just about the commission you, as the agent receive, but about the commission split to the group from the carrier.

This can drastically affect your bottom line. You want to find a group that has a good commission split from the carrier.

Another point to consider is that a group may advertise a very attractive commission split, but it only applies to a shared house code. If this is the case, it may not motivate the group to give the new agent a direct code.

As I interviewed different groups, I discovered that some groups offered a higher commission split, only in the months the agent would write higher new business premiums. Those premiums seem reasonable, but as the new agent starts, it takes a long while to achieve those levels of production.

**Question 5: What tools do you provide the agencies?**
Agents need a strong technological platform so they can grow to reach their maximum potentials. I am referring to system tools that would assist with increasing retention, evaluation of the performance of the book of business, marketing assistance, online tools and online exposure, only to name a few.

If the tools provided by the group are successful, they can give you names of agents that you can call who started from nothing and now pass five million dollars in active premium. A group that cannot prove their system can help you achieve your long-term goals should be questioned.

**Question 6: Are there any exit fees or carrier restrictions if I choose to leave?**
When I interviewed with groups in the process of becoming independent, I found all kinds of contracts. Some of them required that new agents stay with the group for several years (five years is the norm), others required large amounts of money to be released from the group, others make you incorporate, and the group shares 50% of your business. Other contracts have geographical restrictions as to where you want to grow your practice.

All those things should be considered before selecting the right group and platform so that you can achieve your short-term and long-term business goals.

If you haven’t asked these questions yourself and are considering joining an independent agency group (cluster group or insurance aggregator), be sure to ask them. We would love the opportunity to answer these questions for you.

Tony Fernandez has worked in the insurance industry for 14 years. He started selling insurance in 1996 with a life and health company. After that, he became an American Family agent. In 2004, having lost hope in captive insurance agencies, he founded AAI to help people get the coverage they need at a price they can afford. Tony is passionate about helping people. In addition to insurance, he invests time and resources helping children in the Dominican Republic and Haiti by sending medical supplies and equipment to local hospitals.

Tony can be contacted at agency@affordableamericaninsurance.com or visit his website at www.affordableamericaninsurance.com.
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ARIZONA

Kingman
TR Pitts Insurance Group, Inc.
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Asking Price: $700,000

PIF: 2643 | Premium: $3,056,000

24-year agency in prime location for 20 years. Agent retiring.

Westlake Village
Udell Family Insurance Services, Inc.
818.991.2800

Asking Price: $1,000,000

PIF: 2200 | Premium: $4,300,000

Est. 1973, original agent HOF member, 2nd gen. owner. Retention 90%.

CALIFORNIA

Camarillo
Stack Insurance Agency, Inc.
805.380.6181

Asking Price: $1,100,000

PIF: 2100 | Premium: $4,300,000

37-year established agency. 90.7% casualty, 44% P&G L/R.

Castle Rock
Strausheim Agency
303.981.4946

Asking Price: $975,000

PIF: 1325 | Premium: $3,500,000

$1 million growth in premium in the past 5 years.

COLORADO

Denver
Insure All Financial Services Inc.
720.353.8402

Asking Price: $458,000

PIF: 1325 | Premium: $1,850,000

CONNECCTICUT

Old Saybrook
The Waldron Agency
860.388.0465

Asking Price: $500,000

PIF: 1367 Premium: $2,100,000

Excellent retention (91.2%) and loss ratio (35.6%) and the opportunity is truly turnkey. Agent is retiring.

San Diego
Allstate Agency
858.675.2200

Asking Price: $400,000/Negotiable

PIF: 1160 | Premium: $1,703,566

San Francisco
Allstate Agency
855.306.8627

Asking Price: Negotiable

Premium: $2,200,000

Broker representative. Contact S&MM Business Marketing to start the process.

Banyan Financial Group

B. Kendall Gregory Agency Inc.
407.680.1865

Asking Price: $170,000

Premium: $7,500 a month

Price is negotiable.

Palm Beach County

Veres Insurance

Coldwell Banker

Asking Price: $150,000

Premium: $450,000

New company. Established 32-year agency.

DELAWARE

Seaford
DeSanctis Insurance Agency, LLC
302.632.7024

Asking Price: $419,000/OBO

PIF: 1627 | Premium: $2,466,000

Agent will stay as LSP and Financial Specialist.

FLORIDA

Boynton Beach
South Palm Beach County

Asking Price: $700,000

PIF: 1046 | Premium: $2,342,000

Great office, low rent.

Edgewater
Harshaw & Associates

Asking Price: $850,000 (x real estate)

PIF: 2,470 | Premium: $3,600,000

21-year agency. 86% retention, 42% L/R. AES 176. 65% Allstate, 35% Ivantage brokered.

Fort Meyers
Steadman Insurance Agency, Inc.
239.936.6800

Asking Price: $1,500,000

PIF: 3600 | Premium: $4,900,000

Agent retiring after 40 years. Agency on pace for $127,000 bonus.

Kissimmee
SAMM Business Marketing – Seller Rep
855.306.8627

Asking Price: Negotiable

Premium: $4,500,000

Broker representative. Contact S&MM Business Marketing to start the process.

Lutz
Santa Anna Insurance Services LLC
813.482.1993

Asking Price: $100,000

PIF: 145 | Premium: $149,000

ECP contract with Allstate eligible for new buyer.

Orlando
B. Kendall Gregory Agency Inc.
407.680.1865

Asking Price: $170,000

Premium: $7,500 a month

Price is negotiable.

Ponte Vedra Beach City
Anderson Agencies of NE FL Inc
904.687.3000

Asking Price: $900,000

PIF: 1350 | Premium: $400,000

Price is negotiable within reason. Agent is retiring. Excellent loss ratio and retention and new auto companies on the way.

Port Saint Lucie
Smith and Associates Insurance Solutions
772.237.9800

Asking Price: $390,700

PIF: 1056 | Premium: $1,314,567

Excellent growth and retention and new auto companies on the way.

Santa Rosa Beach
Hardiman Insurance Agency
850.865.7873

Asking Price: $575,000

Premium: $2,200,000

Agent is retiring. Excellent loss ratio and retention and new auto companies on the way.

Spring Hill
Veres Insurance
727.967.3438

Asking Price: $699,000

Premium: $2,900,000

Loss ratio 48%. Retention 88%. Agency poised for growth.

Stuart
Jim Haug Insurance Inc
772.214.7769

Asking Price: $475,000

Premium: $200,000

Established 32-year agency.

Georgia

Atlanta
Leidigh and Associates
404.233.5650

Asking Price: $600,000

PIF: 1740 | Premium: $2.8 Million

Great retention (auto 88.89 first year/total P&G Retention 81.47) and loss ratio 38.64.

S Atlanta
SAMM Business Marketing – Seller Rep
855.306.8627

Asking Price: Negotiable

Premium: $2,600,000

Broker representative. Contact S&MM Business Marketing to start the process.

Columbus
The J. Smart Agency, Inc
706.561.6833

Asking Price: $550,000

Premium: $2,582,058

Dalton
Todd Love & Associates, Inc.
423.298.1035

Asking Price: $1,500,000 OBO

PIF: 3138 | Premium: $4,960,000

Westlake Village
Udell Family Insurance Services, Inc.
818.991.2800

Asking Price: $1,000,000

PIF: 2200 | Premium: $4,300,000

Est. 1973, original agent HOF member, 2nd gen. owner. Retention 90%.

Edgewater
Harshaw & Associates

Asking Price: $850,000 (x real estate)

PIF: 2,470 | Premium: $3,600,000

21-year agency. 86% retention, 42% L/R. AES 176. 65% Allstate, 35% Ivantage brokered.

Fort Meyers
Steadman Insurance Agency, Inc.
239.936.6800

Asking Price: $1,500,000

PIF: 3600 | Premium: $4,900,000

Agent retiring after 40 years. Agency on pace for $127,000 bonus.

Kissimmee
SAMM Business Marketing – Seller Rep
855.306.8627

Asking Price: Negotiable

Premium: $4,500,000

Broker representative. Contact S&MM Business Marketing to start the process.

Lutz
Santa Anna Insurance Services LLC
813.482.1993

Asking Price: $100,000

PIF: 145 | Premium: $149,000

ECP contract with Allstate eligible for new buyer.

Orlando
B. Kendall Gregory Agency Inc.
407.680.1865

Asking Price: $170,000

Premium: $7,500 a month

Price is negotiable.

Ponte Vedra Beach City
Anderson Agencies of NE FL Inc
904.687.3000

Asking Price: $900,000

PIF: 1350 | Premium: $400,000

Price is negotiable within reason. Call for details.

Ponte Vedra Beach City
Anderson Agencies of NE FL Inc
904.687.3000

Asking Price: $750,000

PIF: 2400 | Premium: $3,035,000

This is Allstate business only. Brokered business has been sold.
Gwinnett County
White Insurance Services
404.642.7930
Asking Price: $775,000
PIF: 1800 | Premium: $3,100,000
Good cash flow. Great cross sell opportunities. Low loss ratio.

HAWAII
Maui
Allstate Agency
alahamauagent@gmail.com
Asking Price: Negotiable
PIF: 6860 | Premium: $5,700,000
Existing book on Northside of Chicago

IDAHO
Boise
Bronco Insurance
208.850.3640
Asking Price: $569,000
PIF: 2380 | Premium: $1,350,000

Illinois
Chicago
Jim DeFrancesca
847.275.4499
Asking Price: $390,000
PIF: 1300 | Premium: $1,888,000

Indiana
Greenwood
The Mike Young Agency
317.507.6780
Asking Price: $850,000
PIF: 2745 | Premium: $3,549,903

IOWA
Lincolnshire
Exum-Bitoiy Insurance Agency
847.219.7682
Asking Price: Contact for price
PIF: 2.5 | Premium: $799,214
This book is 90% personal lines with approximately 10% commercial lines. Good loss ratio and retention.

KANSAS
Wichita
The Warfel Agency
316.518.2148
Asking Price: $550,000
PIF: 1035 | Premium: $1,730,000

LOUISIANA
Alexandria
Windi Attales Agency
318.201.1786
Asking Price: $755,000
Premium: $2,050,000
Tenured Book of Business with high visibility. 88% retention rate; 35% LR; 2018 Circle of Champions.

MARYLAND
Annapolis
Shrewsbury Allstate Insurance Agency
410.956.5050
Asking Price: $217,000
Premium: $1,200,000

MICHIGAN
Flint
The Franchise Agency
313.228.1300
Asking Price: $900,000
Premium: $950,000

MINNESOTA
Minneapolis
The Franke Agency, Inc.
612.735.7299
Asking Price: $2,100,000
Premium: $2,250,000

NEW JERSEY
Newark
The Kohn Agency, Inc.
973.202.5299
Asking Price: $750,000
Premium: $800,000

NEW MEXICO
Albuquerque
Casa Blanca Insurance Agency
505.248.1111
Asking Price: $100,000
Premium: $1,050,000

NEW YORK
Albany
The Gergi Agency
518.866.1800
Asking Price: $75,000
Premium: $1,000,000

OHIO
Cleveland
Allstate Agency
216.881.1020
Asking Price: $375,000
Premium: $4,250,000

OREGON
Portland
Allstate Agency
503.641.1200
Asking Price: $1,000,000
Premium: $1,050,000

PA
Pittsburgh
The Hoffer Agency
412.693.5555
Asking Price: $1,000,000
Premium: $1,050,000

PENNSYLVANIA
Philadelphia
The anonymous Agency
215.563.9000
Asking Price: $1,000,000
Premium: $1,050,000

RHODE ISLAND
Providence
The Ramey Agency
401.272.4600
Asking Price: $1,000,000
Premium: $1,050,000

SOUTH CAROLINA
Columbia
Allstate Agency
803.720.0660
Asking Price: $1,000,000
Premium: $1,050,000

SOUTH DAKOTA
Sioux Falls
The Kruse Agency
605.337.4444
Asking Price: $1,000,000
Premium: $1,050,000

TENNESSEE
Nashville
The Gable Agency
615.742.4444
Asking Price: $1,000,000
Premium: $1,050,000

TEXAS
Houston
The Texas Agency
713.655.1000
Asking Price: $1,000,000
Premium: $1,050,000

VERMONT
Burlington
The Vermont Agency
802.772.4444
Asking Price: $1,000,000
Premium: $1,050,000

WASHINGTON
Seattle
The Pacific Agency
206.526.1220
Asking Price: $1,000,000
Premium: $1,050,000

WEST VIRGINIA
Charleston
The Charleston Agency
304.342.4444
Asking Price: $1,000,000
Premium: $1,050,000

WISCONSIN
Milwaukee
The Milwaukee Agency
414.774.6660
Asking Price: $1,000,000
Premium: $1,050,000

WYOMING
Laramie
The Laramie Agency
307.775.4444
Asking Price: $1,000,000
Premium: $1,050,000
**Agencies for Sale**

**Spring 2021**

**Agencies for Sale**

**Agencies for Sale**

**MASSACHUSETTS**

**Longmeadow**

Maxine Bernstein Agency
413.531.9480

Asking Price: $300,000
PIF: 300 | Premium: $700,000

This sale is a once-in-a-lifetime opportunity to purchase a rising agency under an ECP contract.

**MINNESOTA**

**Minneapolis**

Lois A Castaneda Agency – Allstate
612.267.2800 or 612.871.6830

Asking Price: $270,000
PIF: 1,145 | Premium: $1,412,000

31 Year Agent Retiring. 35% Retention. Downtown within walking distance.

**NORTH CAROLINA**

**Cary**

Barber Insurance
919.233.7171

Asking Price: $350,000
PIF: 350 | Premium: $1,100,000

Current ECP agency. $1,100,000 PIF, 30-day guaranteed!

**NEW JERSEY**

**Westfield**

Rockville
301.309.0801

Asking Price: $1,950,000
PIF: 1400 | Premium: $6,750,000

93-year Rockville agency with 91% retention and 31% LR on prime location. Owner available as LSP.

**Bolten-Osborne Agency**

301.948.6081

Asking Price: TBD

Owner moving.

**ECP contract renews with new owner.**

**Current ECP agency, started scratch.**

**PIF: 675 | Premium: $870,000**

**Asking Price: $175,000**

**443.206.7740**

**Matt Roath Agency**

**Perryville**

301.919.5433

Asking Price: $850,000
PIF: 675 | Premium: $2,000,000

Accessible Insurance Agency
301.427.5599

Asking Price: $85,000
PIF: 2475 | Premium: $3,772,076

Agency was started in 1985, staff has over 30 years of experience in this agency.

**Long Lake Insurance Agency, LLC**

888.381.8187

Asking Price: $1,450,000
PIF: 2651 | Premium: $4,933,000

Please find detailed information at: sale.longlakeins.com

**MONTANA**

**Missoula**

Cliff Plantz Insurance Inc.
406.544.1336

Asking Price: $415,000
Premium: $2,000,000

Book has existed since 1963. Loyal customer base and only 1 other Allstate agent in town.

**NEW YORK**

**Brooklyn**

The Johnson Agency
703.713.2471

Asking Price: $1,000,000
PIF: 2250 | Premium: $4,000,000


**New Jersey**

**Lawrenceville**

Steven Lambusta Agency LLC
773.232.1774

Asking Price: $595,000
PIF: 1800 | Premium: $3,000,000

Loss Ratio: 39% Retention 90%. **Located in busy shopping center with high visibility and traffic.**

**MISSISSIPPI**

**Biloxi**

Ernie Chaffin Allstate Agency
228.243.4609

Asking Price: $250,000
Enhanced premium available for this agency. 94.5% retention. Brokered book available.

**Nevada**

**Las Vegas**

Eastgate-Tahrizi
510.586.8417

Asking Price: $400,000
PIF: 1589 | Premium: $1,940,000

Excellent book of business with low overhead.

**Las Vegas**

Cox Family Insurance
702.778.2222

Asking Price: $331,663
PIF: 1209 | Premium: $1,489,931

Agency is located in busy building with good foot traffic. Home to many Golden Knights and LV Raiders.

**Prince Insurance**

702.358.5133

Asking Price: $400,663
PIF: 1500 | Premium: $2,600,000

Located in busy shopping center with high visibility and traffic.

**NEW JERSEY**

**Lawrenceville**

Steven Lambusta Agency LLC
732.232.1774

Asking Price: $595,000
PIF: 1800 | Premium: $3,000,000

Loss Ratio: 39% Retention 90%.

**NEW YORK**

**Brooklyn**

The Johnson Agency
703.713.2471

Asking Price: $1,000,000
PIF: 2250 | Premium: $4,000,000


**East Setauket**

William J Goble
631.655.9028

Asking Price: $380,000
PIF: 808 | Premium: $1,650,000

90% retention rate 64.37% multiline. Will finance 34-year plus, owner wants to retire.

**Garnerville**

Steven Vitello
914.216.0319

Asking Price: $1,200,000
PIF: 2466 | Premium: $4,468,858

Well established 48+ year multiple award-winning agency. Retention 93.87%. Loss ratio 39.07%.

**Nevada**

**Las Vegas**

The Phoenix Agency
702.468.9916

Asking Price: $80,000
PIF: 4049 | Premium: $485,357

Willing to negotiate on price.
Hampton Bays
Ken Paganon Agency, Inc.  
361.566.7839  
Asking Price: $925,000  
PIF: 1760 | Premium: $4,000,000  
Loss Ratio 33% Retention 9.4% Life  
PIF 240+ Agent retiring.

Lake Grove
Albert D’Andrea Agency  
631.495.7335  
Asking Price: $1,350,000  
PIF: 2262 | Premium: $4,434,897  
33-year-old agency with exceptional opportunity for growth. Turn key operation and paperless.

Nassau County Border
Allstate Agency  
516.281.6061  
Asking Price: $1,500,000  
PIF: 3262 | Premium: $5,404,148  
Loss Ratio 33% Retention 9.4% Life

Newburgh
Allstate Agency  
845.702.5656  
Asking Price: Negotiable  
PIF: 3012 | Premium: $4,632,000  
36-year agent. 93.6% retention ratio. Serious inquiries only.

New City
David M Brand Agency, Inc.  
914.393.1723  
Asking Price: $1,150,000  
PIF: 2529 | Premium: $4,400,000  
15-year award winning agency. Retention 92.76%. Loss Ratio 40.37%. Bundling 66%. Turn key agency.

New Hyde Park
Jeanine J Izzo Agency Inc  
516.316.4768  
Asking Price: $475,000  
PIF: 800 | Premium: $2,800,000  
36-year agent, motivated to retire. 92% retention. Income 2019 $375,000.

Niagara Falls
T.A. Passero Agency, Inc.  
716.297.5000  
Asking Price: $800,000  
PIF: 3,054 and 4,077 IIF P&C plus 376 ALR | Premium: $3,555,766  
41-years in the business and time to retire.

Oakdale
Christopher Brauer Agency  
516.474.0826  
Asking Price: $750,000  
PIF: 1593 | Premium: $3,041,000  
Number of Staff: 1  
Retention 91.82%. Loss ratio 37.63%. Brokered and flood commission $8,700. Paperless & turnkey.

Orangeburg
Tina Sullivan Agency Inc.  
845.365.2373  
Asking Price: Best Offer  
PIF: 1840 | Premium: $2,172,000  
Retention 96.64%. Loss Ratio 12mm 31.28%/24mm 39.78%. Bundling 78.19%.

Plattsburgh
Ruscio Agency  
518.229.0178  
Asking Price: $325,000  
PIF: 1695 | Premium: $1,800,000  
Motivated to sell. Moving south to retire.

Port Jefferson Station
Peter J Castagna Insurance Agency  
631.902.8933  
Asking Price: $900,000  
PIF: 1,420 | Premium: $2,870,000  
LR 30.80%, Retention 92.03%. 35+ year agent.

Port Jefferson Station
Mark S Jones Insurance Agency Inc.  
631.219.5928  
Asking Price: $850,000  
PIF: 1,539 | Premium: $3,264,633  
Well-established 35+ year agent. Current retention 93.6, loss ratio 36.59%, multi-line 67.87%.

Selden
Robert R Mandall Agency  
631.258.4108  
Asking Price: $1,200,000 Negotiable  
PIF: 2119 | Premium: $4,500,000  
Plus Ivantage and brokered business. 30 plus year agency. 92.69 retention, 36.09 loss ratio, 62.29 bundling and life goals at 10x PIF.

Southold
C.W. Manfredi Ltd.  
631.926.8848  
Asking Price: 3x Earnings Negotiable  
PIF: 2626 | Premium: $5,100,000  
30+ year agency. 91.95% Retention.

Suffern
Dean Gentile Agency LLC  
845.642.3637  
Asking Price: $1,150,000  
PIF: 2900 | Premium: $4,400,000  
Premier agency fantastic book of business for sale. Bundle 67%. Retention 92.41%. Loss Ratio 45%.

Syosset
Allstate Agency  
516.790.1366  
Asking Price: $975,000  
PIF: 2150 | Premium: $4,200,000  
Turnkey location. 92% Retention. $200K Brokerage. $50K Flood.

Queens
Samm Business Marketing - Seller Rep  
855.306.8627  
Asking Price: Negotiable  
Premium: $3,700,000  
Broker representative. Contact Samm Business Marketing at 855.306.8627 to start the process.

Queens
The Meltzer Agency  
718.208.7640  
Asking Price: $290,000  
PIF: 600 | Premium: $1,300,000  

NORTH CAROLINA

Cary
Allstate Insurance Agency  
919.830.6670  
Asking Price: $1,200,000  
PIF: 3525 | Premium: $4,000,000  
Established agency for sale in desirable community in NC. 89.72% Retention. 36.18% Loss Ratio.

Charlotte
Allstate Agency  
704.564.1015  
Asking Price: $425,000  
PIF: 1780 | Premium: $1,889,000  

Concord
The Rouse Agency  
980.257.6398  
Asking Price: $175,000  
PIF: 335 | Premium: $353,810  
Book of business is still on ECP, perspective buyers have opportunity for new business and renewals.

Davidson
The Chester Agency  
516.375.5243  
Asking Price: $445,000  
PIF: 1448 | Premium: $1,650,000  
90% retention with very little non-standard auto. Loss Ratio 24MM 37%. $53,000 in ALR PCs in 2019.

Ohio

Amherst
The Caco Agency, Ltd.  
440.541.4273  
Asking Price: $450,000  
PIF: 1836 | Premium: $2,091,000  
32-year agent, 90.71 retention, 30.37% 24mm loss ratio 71.03% multi-line, great EFS relationship.

Columbus
Allstate Insurance Agency  
513.515.0631  
Asking Price: $1,100,000  
PIF: 4600 | Premium: $5,100,000  
$686K Gross Profit in 2020. Top 1% agency in the country 9 out of 11 years.

Columbus
Crystal Gooch Smith Agency, Inc.  
614.579.2992  
crystalsmith@allstate.com  
Asking Price: $205,000  
PIF: 1100 | Premium: $113000  

Dayton
Allstate Agency  
937.340.1225  
Asking Price: $500,000  
PIF: 1983 Premium: $2,151,000  
Retention rate approx. 90%. Adjusted paid loss ratio approx. 36%. Agency appointed in Ohio & Michigan.

Mansfield
Allstate/Binder Insurance Group  
614.403.0921  
Asking Price: $305,000  
Premium: $1,400,000  
Great Office Location

Maumee
Pauley Insurance Services  
419.277.8361  
Asking Price: $70,000  
Premium: $107,000  
Could not maintain ECP curve post COVID shutdown, or get new hires licensed. Rare ECP availability.
### Agencies for Sale

#### Oklahoma

<table>
<thead>
<tr>
<th>City</th>
<th>Agency Name</th>
<th>Contact Person</th>
<th>Address</th>
<th>Phone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tulsa</td>
<td>C. Jeff Farquhar Agency</td>
<td></td>
<td>918.369.5111</td>
<td>918.289.8752</td>
<td>Location/building available for purchase at a later date.</td>
</tr>
</tbody>
</table>

#### Oregon

<table>
<thead>
<tr>
<th>City</th>
<th>Agency Name</th>
<th>Contact Person</th>
<th>Address</th>
<th>Phone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beaverton-Lincoln</td>
<td>Allstate Agency</td>
<td></td>
<td>503.550.0501</td>
<td>$1,200,000 Negotiable</td>
<td>Ongoing business with a great opportunity for the right agent.</td>
</tr>
</tbody>
</table>

#### Pennsylvania

<table>
<thead>
<tr>
<th>City</th>
<th>Agency Name</th>
<th>Contact Person</th>
<th>Address</th>
<th>Phone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philadelphia</td>
<td>Advantage Gold Insurance Associates LLC</td>
<td></td>
<td>215.464.9979</td>
<td>$120,000 Negotiable</td>
<td>May also purchase 1/2 ownership (half the price).</td>
</tr>
</tbody>
</table>

#### Tennessee

<table>
<thead>
<tr>
<th>City</th>
<th>Agency Name</th>
<th>Contact Person</th>
<th>Address</th>
<th>Phone</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chattanooga</td>
<td>Allstate Insurance Company - Phil</td>
<td></td>
<td></td>
<td></td>
<td>Broker representative. Contact S&amp;MM Business Marketing to start the process.</td>
</tr>
</tbody>
</table>

### The NAPAA Market Place

**Norcross**

**The Dargani Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Philadelphia**

**Allstate Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Tulsa**

**C. Jeff Farquhar Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Columbia**

**Mike Balzer Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**McMinnville**

**Newby-Murray Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Texas**

**Arlington**

**Lezlee Liljenberg Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Fort Worth**

**Troy & Associates**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Frankston**

**McCarry Insurance Group**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Dallas**

**Allstate Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Killeen**

**S&MM Business Marketing - Seller Rep**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**

**Mansfield**

**Lezlee Liljenberg Agency**

- **Contact:**
- **Address:**
- **Phone:**
- **Description:**
Mesquite
SAMM Business Marketing - Seller Rep
855.306.8627
Asking Price: Negotiable
Premium: $2,300,000
Broker representative. Contact SAMM Business Marketing to start the process.

Pearland
John Miller Agency, Inc
832.779.8430
Asking Price: Negotiable
PIF: 1835 | Premium: $3,400,000
Overall Retention: 90.35% (Allstate only). All Lines: 92%.

Plano
The Tedesco Agency LLC
972.985.5515
Asking Price: Negotiable
PIF: 1574 | Premium: $3,362,207
Asking for closing date to be as soon as possible.

San Angelo
SAMM Business Marketing - Seller Rep
855.306.8627
Asking Price: Negotiable
Premium: $2,900,000
Broker representative. Contact SAMM Business Marketing to start the process.

Kennewick
Whitney Insurance Group & Financial Services, Inc.
509.735.3456
Asking Price: $238,000
PIF: 1239 | Premium: $1,391,799
Serves Washington and Oregon, located on the state border. All reasonable offers considered.

Seattle
North Seattle Insurance Inc
206.999.4141
Asking Price: $200,000
PIF: 900 | Premium: $1,000,000
90% Retention.

WYOMING

Casper
Hepner Agency Inc
307.259.9792
Asking Price: Negotiable
PIF: 2,700 | Premium: $3,600,000
23-year agency, 32 years’ experience among staff. Great retention and LR. Agent retiring.

UTAH

Centerville
Wayne L. Woolston
801.292.9814
Asking Price: $600,000
PIF: 1706 | Premium: $2,223,723

VIRGINIA

Arlington
Ostrow Insurance Agency
443.472.0798
Asking Price: $895,000 Negotiable
PIF: 2927 | Premium: $3,135,232
Solid book, very close to new Amazon Headquarters where 25,000 high paid employees are being hired.

WASHINGTON

Bellingham
State Street Insurance Richardson Agency Inc.
360.676.1822
Asking Price: $325,000
PIF: 1504 | Premium: $1,634,000 written $1,612,000 EP
42-year agent retiring. Agent owns building and could consider selling location separately.
# 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

## Demographics

<table>
<thead>
<tr>
<th>Name:</th>
<th>Address, city, state, zip:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Primary Phone:</th>
<th>Email:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Agent since:</th>
<th>DOB (MM/DD):</th>
</tr>
</thead>
</table>

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:**

## Membership Categories

<table>
<thead>
<tr>
<th>Gold Membership (EA/EFS):</th>
<th>Annual - $375</th>
<th>EFT - $31/month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Super Supporter (EA/EFS):</td>
<td>Annual - $475</td>
<td>EFT - $39/month</td>
</tr>
<tr>
<td>Associate Member (LSP):</td>
<td>Annual - $60 (Per Staff Member)</td>
<td></td>
</tr>
</tbody>
</table>

## Action Fund Donation

<table>
<thead>
<tr>
<th>One Time Payment: $ _____</th>
<th>EFT: $ _____/month</th>
</tr>
</thead>
</table>

## 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.

<table>
<thead>
<tr>
<th>Authorization Signature: ___________________________</th>
<th>Date: _______________________</th>
</tr>
</thead>
</table>
NAPAA Leadership

OFFICERS
President
Debe Campos-Fleenor
Tucson, AZ

Executive Vice President
Claudia Gamache
Lockport, IL

Treasurer
John Harvester
Terre Haute, IN

Secretary
Lezlee Liljenberg
Arlington, TX

DIRECTORS
Michael Garofalo, Greenwich, CT
Ray Manfredi, Springfield, VA
Robert McBride, Phoenix, AZ
Javier E. Najera, Arlington, TX
Dean Gentile, Tallman, NY

EXECUTIVE DIRECTOR
Ted Paris

DIRECTOR OF ADMINISTRATION
Peter Kralka

MEMBERSHIP MANAGER
Christina Alevizatos

COMMUNICATIONS MANAGER
Jennifer Tse

NAPAA can be reached at:
110 Horizon Drive, Suite 210
Raleigh, NC 27615
919-573-5025
919-459-2075 (fax)
www.napaaUSA.org/Feedback

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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.

Exclusivefocus
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Letters to the Editor: All letters must include an address and a phone number. We reserve the right to edit letters for clarity and space.

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Planning Your Future Post-Allstate

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What’s Next for Your Clients?
When
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