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This May I commemorated my 16th year with Allstate and over 50 years in insurance. Prior to Allstate I worked in underwriting and management for other insurance carriers. Throughout my career, I thought being a member and leader of various insurance associations would help expand my career. In 2005, I retired from the corporate world and armed with an early pension I joined Allstate. Shortly after, I became a NAPAA member. My NAPAA history is as a member, director, secretary, executive VP and now NAPAA President.

Through NAPAA I have met other agents and learned about their successes and plans for their future. Membership is a tax-deductible business expense. NAPAA has the historical knowledge of Allstate, offers various benefits and programs, newsletters, educational videos, Exclusivefocus, the All Agents Page, conferences and so much more. Our Exclusivefocus magazine just went digital.

Legal issues are not new to Allstate or NAPAA. Sixteen years ago, there were cases of employee vs independent agent, agent terminations, then changes for Allstate’s Canadian agents. There have been guest speakers at our conferences and attorneys representing captive agents of other carriers sharing their case activities and findings with our membership.

NAPAA supports you and understands your investments in your business. We count on those investments to be valuable when we sell our agencies, as was explained to us when we signed a contract with Allstate. For many, that expectation has been shredded. One day we’re vital and then we’re not. It’s not evident that our work toward customer retention, evaluations and profitable loss ratios are appreciated. Many of the current changes are adversely affecting our business and hopes for a secure retirement.

There are still satisfied agents at Allstate who are operating in competitive areas. Many of those get the benefit of coaching and support. They are allowed to expand their business and acquire new offices. There are other agents who appreciate the money they are making and intend to stay, for now. But there are others who can’t afford a financial loss if they leave and are trying to hang on in hope of positive news about mergers and acquisitions. This includes large and small agencies. Many agents are struggling to make ends meet with this new compensation program. Many are concerned with the effect it will have on TPP and agency valuations. A new beginning may not be a viable option.

Many agents did not realize that they signed a unilateral contract allowing Allstate to change that contract with 90 days’ notice. We may not have known what the entire contract looked like beyond those provided at the end of sales school. Many of the changes benefit the company and shareholder rather than the customers and the agents. One moment we support the split of service and sells, now everyone must sell with limited or delegated customer service. The commission cut was designed to shift your mindset from service to sales, but now you don’t have the money you need to market, telemarket and purchase leads. Top that off with other agency channels competing against you with lower rates and our business partner ready to starve the ‘emerging’ agents even more with lack of support or further commission cuts and potentially requiring use of IS.

We have plenty of challenges: AAV, Advisor Pro, ABO, New rankings – Emerging, Elite and Pro Rankings, IS, Chat, Texting, and on and on with technical issue after technical issue. Our leadership is looking for transformative growth. They are finally acknowledging the importance of rate. Allstate knows our customers want an agent, yet they require they now use a phone tree, and we lose the flexibility of our lifeline, our phones. Agents are asking the company to be more transparent concerning the transformative growth. We can’t plan our future as a business owner with 90 days’ notice. The corporation certainly doesn’t plan for 90 days out.

As agents we need to support each other however we can. You could and should become a member of NAPAA at www.napaausa.org/join. More members will give this organization more influence with stakeholders. As a member, you elect your leadership. NAPAA’s goal is to raise all ships and that’s done with a partnership and open dialogue as opposed to a video or learning about our future in shareholder videos or newspaper and magazine articles.

Fellow members, let us know how we can help you. Invite your fellow agents to join NAPAA and the All Agents Page. Continue posting on that page and others because you are helping another agent.

Now take stock of where your business is mid-year. Look at your earnings versus your expenditures. Update any goals you’ve set that need tweaking and finish the year strong. We are here for your success.

NAPAA’s Goal: Raise All Ships
Claudia Gamache, NAPAA President, CPCU, ARM

PRESIDENT’S MESSAGE continued on page 11.
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772-577-7555
I want to thank all of you who wished me well during my recent rehabilitation from my broken leg. When you are old enough to know better YET still silly enough to get on a ladder in the snow and ice, you probably deserve to face the consequences of falling off said ladder. Good news is time and physical therapy can heal a person most of the time. I am up and walking again and playing golf or pretending to play. On that topic, Tiger Woods and I have a couple of things in common. We both play golf. He is great and I am not. We both had comminuted right leg injuries. These are a little more serious injury. So, I do know how Tiger Woods feels when he stated recently “my number one goal is to walk.” In my case, I am walking, but there will be no marathon races for me for a while. Actually, I would not run a marathon anyway, but it sounded good to have an excuse not to. Anyway, thanks for the well wishes. My heartfelt advice, stay off ladders, especially in the snow and ice.

At Allstate, the Transformative Growth program is causing an even more serious injury to the agency force than a comminuted broken tibia bone caused me. My injury only affected my family and myself. And I had the fortitude and commitment to take my medicine and do the things needed to get back healthy and well. But the Transformative Growth “injury” is affecting thousands of agencies. I am not sure that Tom Wilson and Glenn Shapiro even understand how much damage Transformative Growth is doing to the Company, the insureds and to the existing agency force. I am not sure that even some of them can see what is going on. Steve Daniels of Crain’s Chicago Business wrote a piece on May 28, 2021, titled “At Allstate, Customers Are Slipping Through the Good Hands’ Fingers.”

In the article, it states that the Company is running in place. It talks about how the Company is writing more new business through Allstate Direct and other channels, yet Allstate is losing business. Why? The main reason appears to be retention is dropping. It has been dropping continuously since January 2020 when the Company implemented the reduction in renewal commissions. They hoped the existing agencies would write more new business to offset the decline in income. They are not. According to the article, sales through existing agents dropped 3%. Retention dropped to 86.7% versus 87.4% a year ago and down nearly 2% points (88.5%) since end of 2018. If a Company as large as Allstate loses an additional 2% (440,000 a year) or more of its business, it would have to generate a lot more than the 33% increase in direct for the first quarter of 2021. While the Direct channel was up substantially, existing agents were down and so was retention. The net result was the Company treading water, so to speak. Going nowhere fast.

Glenn Shapiro, Allstate’s president of personal insurance said he’s not concerned. According to the Crain’s article, “That number will move around a little bit on retention, but our focus is to create a lot of new business.” Seriously? Really? Even a new insurance agent knows that if you are losing nearly 14% of your existing business that you must write enough new business to offset the people leaving. And Allstate’s Board of Directors is good with paying Tom Wilson and Glenn Shapiro over $25 million a year combined to continue to go backward? How long will the Board of Directors allow this to go on? How long will it be before the investment community sees that Transformative Growth is not growth but merely Allstate becoming a cheap insurance entity and that the strong brand name is gone?

In May, NAPAA filed a lawsuit against Allstate. Some of it was for injunctive relief (cease and desist) and some of it for damages. I hope you continue to support our efforts to support you. Please understand that at times I will be limited on how much and what I can share with members and the agency force in general. But we need to get this lawsuit fully funded. We cannot afford to spend money and shoot a couple shots across the bow of the ship and then turn tail and head for land. We need to keep going full steam ahead. So, if you are a member, please continue to pay your dues and donate as you can. If you are not a member, JOIN at www.napaausa.org/join. If you are afraid to join, send in a donation. You can send money directly or use our GoFundMe page at https://gofund.me/37e50da7. Remember we do not disclose members information nor those who donate. Allstate will not know if you are member or if you donated unless you tell them.

If agents are truly interested in winning this suit against Allstate, then we need to band together. Is Allstate a terrible Company? Of course NOT! Does it need to make some changes? Of course they do. Most of the complaints I hear and see are that it appears that the majority of the changes are adversely affecting the existing agency force whether they are big, little, or small. Whether they are new or old, decisions made by top management have consequences. Those decisions affect thousands and thousands of agency owners, their families, and their

TED PARIS, NAPAA Executive Director

EXECUTIVE DIRECTOR continued on page 14.
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Create a Learning Culture

Troy Korsgaden

This article originally appeared on https://www.finseca.org/resource-library/magazine/ in the January/February 2021 edition. It is reprinted here with the kind permission of the author.

“People are our greatest asset.” We all say it, and I’m sure we all believe it. But do our actions support our words? It’s easy to put staff training on the back burner while managing the whirlwind of activities it takes to run a business. We’re busy. There are fires to put out and goals to meet. Yet most of us find time to strengthen our business processes. Why not do the same for our people? If you genuinely believe that people are your greatest asset, resolve to make 2021 the year you invest in the development of your team. I don’t mean simply budgeting money for people to take a course or two. I mean a true strategy — one that lasts throughout the year and has a meaningful impact on your culture, your people, and your bottom line.

Staff Development Is Good Business

If you aren’t convinced this is the best use of your time and energy, these statistics might change your mind. Research conducted in 2018 by PwC revealed the following:

- Seventy-one percent of customers say their experience with a company significantly impacts their purchase decisions and brand loyalty.
- Forty-six percent of customers will abandon a brand if employees are not knowledgeable.
- One in three customers will abandon a brand after just one bad experience.
- Seventy-one percent of customers change their purchase plans as a result of a bad experience.

Process, product, and sales training are essential. They are the costs of staying in the game. To delight your clients and significantly improve your results, however, you need a high-impact development strategy that is customer-driven. In a customer-driven business, team members deliver an exceptional client experience. They offer solutions, build relationships, and provide concierge-level service. They feel a strong sense of personal accountability and a desire to learn and grow continually. That level of performance requires skills in problem-solving, relationship-building, and adapting to change. How much time do your team members spend improving their skills in these areas?

Staff development can also inspire your team members and engage them in the success of the organization. In LinkedIn’s 2018 Workforce Learning Report, 93% of people participating said they would stay with a company longer if it invested in their careers. Why is that important? Retention. And if there is any industry that understands the importance of retention, it is ours.

Gallup estimates that replacing a team member can range from one-half to two times that person’s annual salary — and that’s a conservative estimate. According to financial security profession resources, it can cost from $160,000 to $250,000 to train one professional. Isn’t that money better spent on developing new people to grow your team rather than replacing those who left?
Specialization
Anyone who knows me knows that I have advocated for specialization for many years. Our profession is too complex for any one person to be an expert in everything. Specialization means training each team member to develop deep expertise in one product line while having enough knowledge in all other lines to recognize a sales opportunity and pivot to it. Every person doesn’t have to be 100% proficient in every line of insurance. You can reduce training time and expense by requiring each team member to be completely proficient in only one product line.

This doesn’t mean that team members will focus exclusively on their own specialties. Each person on my team is licensed in property and casualty and life; each person can give presentations in either area when those occasions arise. The difference is in their depth of knowledge. Specialists manage the backroom details to make sure policies are issued smoothly. My auto specialist may close a life policy, for example. But it’s the life specialist who manages the policy through the process.

With specialization, you can provide clients with high-level service in every product line and, at the same time, give team members opportunities to grow and learn new skills.

Create a Learning Culture
All of this might sound like a lot of work, but it doesn’t have to be. Ask team members to learn something new and then teach it to others. Form internal study groups for people to collaborate and solve problems together. And don’t ignore the power of learning from people outside the firm. Encourage your team to participate in external study groups as well.

In a learning culture, you must focus on behaviors and beliefs as well as skills. Let’s take customer experience as an example. One desired behavior is that all customer inquiries are handled promptly and professionally. Two skills that support this behavior are active listening and problem-solving. Will running a workshop on active listening and problem-solving create the desired behaviors? Maybe, but maybe not.

The underlying beliefs that team members hold about customer experience influence their actions. All the training in the world isn’t going to change a person who believes that dealing with customers is just a necessary evil. One way to uncover beliefs is through informal group discussions. What does “handling inquiries promptly and professionally” look like? Is the customer always right? What’s the best way to handle difficult situations? When should a problem be escalated, and what authority do individuals have to solve problems? These kinds of peer-to-peer discussions provide clarity for team members, allow them to explore their beliefs, and help them develop new skills.

Create 90-Day Plans
Most of us are used to working from 90-day plans and setting quarterly goals. Do the same for staff development. Include training in your 90-day plan, and put weekly, monthly, and quarterly sessions on the calendar. Schedule at least one formal training session each quarter. Formal training can be delivered by external or internal facilitators or members of your team. Training can also be self-directed, where team members view training videos, take online courses, or read an article and then meet to discuss the content. The objective of these training sessions is to provide team members with new knowledge and skills.

Schedule at least one informal group session each quarter as well. “Informal” doesn’t mean these sessions are any less important than formal training, by the way. They are simply a less structured meeting where team members work together, discuss important topics, and solve problems. During these meetings, team members might discuss common customer problems, core organizational values, ideas to improve processes, or changes the organization is experiencing. The objective is to foster peer learning, collaboration, and problem-solving — key components of a learning culture.

That learning culture — one that is customer-driven and promotes continuous learning — is then certain to engage your team, delight your clients, and improve your bottom line.

Troy Korsgaden is the principal of Korsgaden International, which specializes in global marketing, distribution, agency building and technology strategies for many of the world’s largest insurance carriers and financial services companies. As an insurance and financial services consultant, speaker and author, Korsgaden says his mission is to help the insurance industry and its representatives wake up to the radical transformation taking place. For more information, visit korsgaden.com or contact Troy at troy@korsgaden.com.

PRESIDENT’S MESSAGE continued from page 6.

Claudia’s early insurance career progressed from service positions into an underwriting trainee program. She worked for three insurance carriers in a variety of positions before landing at CNA as a home office commercial referral underwriter. She stepped up through numerous positions including branch and regional offices, leaving the home office as EVP. She also held the position of compliance officer for a national Professional Employer Organization (PEO), which she helped build and launch using independent agents as the sales force. After retiring from CNA, Claudia joined an independent agency as operational VP where she was exposed to both the wholesale and retail marketplace. She began looking for independent agencies to purchase for her then-employer when she found an Allstate agency for sale. At the time, her husband was also an Allstate agent. It appeared to be a great opportunity; Claudia launched her Allstate career in 2005 with the purchase of that agency.

Claudia currently serves on several boards including Chicago West Suburban CPCU, a commercial condo association, and Bridges to a New Day, a cause for which she has received numerous Allstate Agency Grants. Claudia joined NAPAA the same year she became an agency owner, believing it is only natural to support the organization that supports you. Contact Claudia at claudia@gamacheinsurance.com.
Important Considerations When Going Independent with an Agency Group or Aggregator

Rex Hickling

P&C Insurance is a wonderful business. On the agency side, together, we strive to provide the best choices and options for protection for policyholders to fit their budgets and needs. Simultaneously, we create jobs, make a handsome living, and are part of the fabric of our community.

In my 35+ years in our wonderful world of P&C Insurance, on both the agency and carrier side of the business, I have had the privilege of having worked with thousands of insurance agents. Obviously so much has changed over the years in and out of our business. Yet some things are constant. And there are commonalities in many areas that drive agency success, but also differences. Just like consumers – individuality is important. One size does not fit all – especially if one has an entrepreneurial drive.

At some point an agency owner or an up-and-coming producer may get a little restless and begin to look at options. Being a captive agent can be great. There is a good deal of support, your carrier brand is strong, and if you optimize their path for you for success, you can achieve amazing things.

On the other hand, some may feel constrained. You hear about higher close ratios on the independent side, more revenue per client, a broader commercial appetite, more entrepreneurial freedom, and a richer asset value for your book, which you actually can own. In my view, YES, there is so much more, but ultimately that is an assessment you need to make on your own.

Right now, there is a lot of talk about increased capital gains taxes coming and if you are going to make a move and cash out, your tax advisor may give you counsel to consider a move in 2021 as opposed to waiting.

Should you decide to go independent, one of the relatively quickest and easiest ways to do so is through an independent agency group or aggregator.

Most agency groups can get you P&C insurance carrier access relatively quickly after you terminate your captive arrangement. But like anything it is a world of good, better, best. Your due diligence into the next chapter of your business life is critical, as it will likely carry over to your personal life – your retirement, future cash flow, college savings, that special boat, second home you’ve been wanting, etc. What follows are important considerations to begin thinking about and with some added texture.

**What’s Your Motivation?** The usual drivers have been mentioned. Freedom, independence, ownership. But as you explore outward you also should be introspective. It’s not a walk in the park to transition to being independent. For some it can be, but not all. Are you willing to put in the time to start over? How do you deal with change? Can you go back to school to learn a half dozen carriers and know them like you do your single captive carrier? How will you fill your pipeline of leads? What is best for you and your family, and is the timing right? These and more are important underbelly questions to consider before you get to the more tactile matters that fol-
low. There is a lot of noise in the group and aggregator space, so hopefully this article is of service to help you to filter through the offerings and find the right fit for you: Hopefully a longstanding experienced outfit that can help to support you by being fully focused on your success with no other distractions.

Your Brand – is a difference maker. Why would you join an independent agency franchise or any agency group that requires you to use their brand? It makes little sense. YOUR brand is what makes sense. And truth be told, while your captive carrier brand may be strong nationally and may have brought you some leads in if you’ve done it right, it is YOU that is the difference maker. Your service, your sales, your culture, your personality, your staff training, your “X” factor. When you go independent, that does not go away. Suggestion — stay away from any group requiring that you use and lead with their brand 100%. For the expense it takes to brand nationally these days, it is highly unlikely any group or aggregator’s brand makes a difference to the consumer on a national basis – the cost is that prohibitive. If you continue on with your own strong magnetic customer-experience-based agency brand, your local presence and deliverables will result in reputation management that is carried by your customers to prospects. That my friends, is the strongest of referrals: Others telling your story; Notwithstanding, others telling your story; Noth-
renewal commission. Right off the bat, business. Many charge you 50% of your models that require “they” service your net income with some franchise agencies earn around 40%. Then there are those that earn 50% net and even top decile home pay before taxes, but after operating expenses) of around 30%. Top decile agencies earn around 40%. Then there are those that earn 50% net and even MORE. Service models can sound attractive. Your reasons are your reasons, but the reality is you may be limiting your net income with some franchise models that require “they” service your business. Many charge you 50% of your renewal commission. Right off the bat, that is self-limiting, isn’t it? How can you ever reach or exceed a better than 50% margin if 50% of your gross commission is stripped away? Do the economics make sense to you? Also, do you really want to be locked into someone else’s service model forever? Maybe yes, maybe no. But consider this, you will evolve and change as you professionally grow through your own agency growth and lifecycle. If you really want to do less service there are plenty of options, from carrier service centers, to remote virtual human service assistants. They’ve all come a long way. Paying 50% for service can be a bitter pill to swallow every day for the rest of your professional life. By the way, most carriers that have service centers will charge 2 commission points off a renewal base of 12 commission points. You can do the math on that, which is far less than 50% of your commissions. And often the best groups or aggregators can often get a price below the 2% with a given carrier. By the way, we forgot to mention a bit how franchises work. The playbook for them can indeed be good. But be prepared for a 50 to 200-page agreement telling you what you can and cannot do. If that fits with your definition of freedom and independence, then it may be worth exploring. Again, one size does not fit all. For some this may be a great path, just as status quo may be. **Expansion Without Limits and Enjoying Your Journey**! “Work hard – Play hard” is how we raised our kids into responsible adults. In many ways it applies to business. For years we’ve taken our top agency partners on trips both domestically and internationally. Such forums have resulted in not only relaxation and smelling the roses, but also in new actionable ideas emerging. Out of that has been born agency councils, both at the state and national level. That’s right our own agency councils. From listening, we’ve developed programs to help agencies buy books of business and to help fund acquisitions and partake in due diligence. We’ve developed technology through APIs and AI that help with leads, retention, operations, and even proactive (not reactive) loss ratio optimization. Many agencies have internet hybrid models, now, doing business in multiple states. With this level of agency success, we’ve invested back into agency support and/or guidance in agency pain points – Human Resources, Technology, PGI’s Agency Digital Marketing programs, PGI’s Commercial Lines University, Legal, and other areas. Last (for now that is) if you are still interested in a franchised service center model and are considering putting forth the big money required for a franchise model, please talk to us. We will not only guarantee your success or your money back, but you can evolve out of the service model as your agency matures. Every day, there is so much more. Please see our video: https://www.youtube.com/watch?v=SC0M5X__TFk

In closing, know this: You deserve so much more. If you know where to look, you will find it.

To your success in 2021 and beyond!

**EXECUTIVE DIRECTOR** continued from page 8.

Ted 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 at 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. He can be contacted at ted.paris@napausa.org.

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 www.PGIAgents.com to learn more about their services or contact Rex at 303-818-6218 or RexH@PGIAgents.com.
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I am currently working with the family of a former Allstate Agent who died unexpectedly. Worse, he died without an estate plan. As if finding an approved buyer and managing that process is not difficult enough, the agent’s widow and children first had to wade through the unfamiliar and time-consuming process of probating his estate. A basic estate plan would have simplified matters considerably. We all know the familiar saying, “The only sure things are death and taxes.” Both play heavily in the estate planning process. While they cannot be avoided, they can be managed more easily and efficiently with proper advance planning.

What is an Estate Plan Anyway? When someone dies, she normally leaves behind accumulated assets and liabilities. Collectively, these assets and liabilities (houses, cars, savings accounts, bank loans, personal guarantees, stamp collections, etc.) form the deceased person’s (the “decedent”) estate. If the decedent failed to make a plan for the disposition of her estate at death, then we say that she died “intestate” or without a will. In that case, her home state’s laws of intestate succession will determine who will benefit from her estate. Often, people assume a surviving spouse will inherit everything left behind by a deceased spouse. But that may or may not be true—and often is not true—under any given state’s laws of intestate succession. To avoid uncertainty and to achieve the preferred distribution of assets at death, every adult should invest the time, energy and money to create an estate plan—a set of legal documents specifically tailored to match her wishes and to protect her family.

So Everyone Needs a Will, Right? A will is certainly a good starting point. If a man creates a will before he dies, he now is “testate,” and his will takes precedence over state intestacy laws to determine the distribution of his estate’s assets and liabilities. A carefully drafted will that complies with the legal requirements of his home-state will be a crucial component of a well-designed estate plan. In many instances, however, a will alone is insufficient to maximize privacy and efficiency at death. Wills must be administered through the probate court. This requires the designated “personal representative” or “executor” to file paperwork, pay filing fees, and obtain court approval before distributing assets per the decedent’s instructions in the will. For this reason, most adults with accumulated assets prefer a trust to hold their estate’s assets.

A Trust? Sounds Complicated. A trust is a fiduciary arrangement that allows a third party (the “trustee”) to hold assets on behalf of designated beneficiaries. Trusts have long been used for estate planning to provide greater flexibility, more privacy, and often tax protection as well. Most commonly, the person creating the trust (the “settlor”) transfers his assets into the trust and names himself
the trustee with the power to manage the trust. But he also designates a “successor trustee” who will take over when he dies or becomes disabled. The successor trustee operates in much the same way as the executor of a testate estate by gathering up the trust’s assets and managing or distributing them as instructed in the trust document. Because the trust already holds title to the assets, there is no need to go to probate court for permission to act, and there is no need to make public in court filings what the settlor owned or to whom he left it.


When preparing an estate plan, most lawyers will include Powers of Attorney and Patient Advocate documents. The former permit trusted persons (a spouse, child, lawyer, or friend, for example) to act on a person’s behalf during her lifetime in certain situations. The latter empower a designated advocate to make important medical decisions if the person is physically or mentally unable to do so. These documents, consistent with the goals of estate planning in general, help minimize uncertainty and place decision making authority with designated family or professionals instead of with judges and doctors who cannot possibly know the creator’s personal goals and preferences.

How is an Agency Owner any Different from Anyone Else?

As stated above, most every adult should have an estate plan. Allstate Agents have specific motivation to put a plan in place. Under the terms of the R3001 Exclusive Agency Agreement, Allstate may “conclusively rely” on the authority of an Agency’s “Key Person” or “in the event of the death or incapacity of Key Person, his executor or personal representative” to bind the Agency. (As an aside, if an agency is owned by someone other than its Key Person, consider the potential ramifications of this provision.) Recall my client whose Allstate Agent husband died unexpectedly. She was forced to petition the probate court to be designated the decedent’s personal representative before Allstate would allow her to pursue a potential sale. As if that delay was not bad enough, imagine the potential difficulties if someone else (a child or business partner of the decedent perhaps) had challenged her appointment as personal representative. The agency would have slowly withered on the vine while that legal dispute worked its way through the court system.

Agency Owners without an Estate Plan—or with an Outdated Estate Plan— Need to Act.

As insurance professionals, Allstate Agents help people manage risks every day. They know quite well the stress and chaos that follow an unexpected death or disability. Given that expertise, they owe it to their families and themselves to plan for their inevitable, ultimate demise.

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

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

Dirk graduated from the University of Michigan Law School with honors in 1993. He is licensed to practice in Michigan and Ohio, and he is a member of the State of Michigan Bar Foundation—an honor reserved for less than 5% of the practicing bar in the state. In 2014, Super Lawyers magazine named Dirk one of the Top 50 business lawyers in the state of Michigan. He is a past recipient of the National Association of Professional Allstate Agents President’s Award. Dirk can be reached at dbeamer@wrightbeamer.com or visit his website at www.wrightbeamer.com/.
You probably already know that organizations with a culture focused on learning and development are more profitable, more innovative, and have greater market share. But how can leaders create an environment where learning is valued and rewarded?

**Align with Strategic Goals**

Your organization’s success depends not only on your current capabilities but also on your team’s ability to grow and adapt. The first thing executives should consider is how learning strategies align with business strategies. Once you’ve set strategies for profitability, growth, and your product and service mix, set learning targets to support these goals.

Train not just for expertise, but also for awareness. You may have a handful of people who are experts, but others need to know how to find and leverage experts. As leaders, we must keep our eyes on the ball and make sure we have people positioned for the long term to get there.

Consider multiple facets of the skills and knowledge required for long-term success:

- Industry-specific skills and knowledge
- Role-specific and technical skills
- Business acumen, such as economic and financial knowledge

- Your full product or service lifecycle, including supply chain and customer support functions
- How data is used within and across your organization (and how to protect it)
- And, of course, interpersonal skills

**Remember that All Skills Are Learnable**

Interpersonal skills, often referred to as “soft skills,” tend to get overlooked when leaders set up their Learning & Development (L&D) goals. Many people view these skills as ones that employees have inherently. Or not.

Nothing could be further from the truth. When considering strategic learning goals, help your employees distinguish themselves from the robots:

- Communication
- Interpersonal skills
- Management skills (even for non-managers!)
- Followership and teamwork
- Customer service and support skills, including empathy and compassion
- Resilience and change responsiveness
- Inclusive leadership

All these skills are learnable! Few of us are born knowing these things. Others have learned them, and we can too!

**Have Dedicated Learning & Development Staff**

Companies should have roles, teams, or even departments dedicated to executing on the strategic learning strategy. Executives should allocate resources to support the Learning & Development profession within the organization.

For example, L&D professionals should be encouraged to maintain rigor...
in their methodology, as well as pursue certifications and other continuing education opportunities. Ongoing learning allows L&D professionals to stay current on the science of adult learning. They also need to keep abreast of new media and delivery formats.

The work of Learning & Development professionals is changing constantly. Companies have more remote workers and more people with cross-functional roles. In addition, younger professionals tend to be increasingly tech-fluid. Short, just-in-time training videos on YouTube may be a better option than, or a complement to, full-day training courses.

For these reasons and more, Learning & Development professionals need ongoing training and professional support of their own. If you don’t have dedicated L&D staff in your organization, consider outsourcing your training needs.

Consider Every Part of the Talent Management Process
Your organization’s commitment to Learning & Development should be infused in every part of your talent management process.

Talent Selection
This starts with how we word skill and knowledge requirements in our job descriptions. Next, we must consider how we score resumes coming in so we know what we have the capacity to train for, versus something we need a new employee to have on Day One.

We must be diligent in integrating our skill needs into the selection process so we have the right mix of skills on our teams. Or, at least, have a plan to train for the right mix.

Onboarding
Beyond our selection processes, we need to remember that employee engagement starts with the onboarding experience on Day One. Have a solid, rigorous, and defined onboarding process that introduces the industry, first of all. New college hires, workers returning to the workforce, and employees transitioning from other sectors need to understand the basics about your industry.

Next, explain both the written and unwritten rules for the company. What are things that make someone stand out as an outsider that tells you they’re new to your company? Make sure you’re sharing those right away so people can integrate quickly! Then, move on to nuances within the department, job function, location, or a particular role.

Your goal should be to give each new employee a 360-degree view from a brand-new vantage point. What questions do they have coming in? Give them enough time to ramp up on those things they don’t know. Meanwhile, remind them about the skills and knowledge that got them in the door in the first place!

Ongoing
Talent development never ends. We all have opportunities to learn and share. Develop learning plans with targets for varying levels of competence. When someone has mastered a skill, have them teach others. Teaching is a great stretch goal for emerging and aspiring leaders. This knowledge transfer process also helps us retain intellectual capital before people leave our organizations.

Knowledge transfer doesn’t have to be in the form of one-on-one mentoring. Encourage employees to create blogs, participate in video interviews, and other creative outlets. In this way, you can make “paying it forward” part of your office culture.

Amy C. Waninger advances diversity and inclusive leadership throughout the insurance ecosystem and beyond. Amy holds the CPCU, AIDA, AIT, AIM, AIC, and AINS designations from The Institutes, as well as the Certified Insurance Data Manager designation from IDMA. She is the author of multiple books including “Network Beyond Bias: Making Diversity a Competitive Advantage for Your Career.” She offers consulting and training services, as well as keynote presentations for conferences and corporate events. Learn more at www.LeadAtAnyLevel.com. For more information, please contact Amy at amy@leadatanylevel.com or call 317-589-5955.
Need Higher Quality Candidates?  
Try These 6 Recruitment Strategies

CareerPlug

As hiring experts, we like to keep our finger on the pulse of recruitment trends – the good, the bad, and the ugly. One piece of feedback we often hear from business owners is that they sometimes struggle with finding high-quality applicants for the jobs they post. This can be frustrating, especially when you want to make the right hire, not just the best hire available at the time.

The size of your applicant pool can vary based on several factors, including:
- Location
- Industry
- Seasonality
- Unemployment rates
- Competition for talent

Of course, the COVID-19 pandemic has introduced additional shake-ups to the applicant pool as well. But while these factors are all generally outside of your control, there are a few things that are within your control as an employer.

If the applicant pool in your industry is small, you need to recognize that as an employer, you’ll need to be proactive about attracting the fewer high-quality applicants available to you. Do everything you can to make sure the best candidates aren’t skipping your application.

We’ve put together a list of six strategies you can use to put your business in a strong position to attract the top talent in your applicant pool.

1. Use your careers page to get people excited about your employer brand.

Your employer brand is your business’s reputation as a place to work. The first thing you’ll want to ask yourself is: “What do I want my target applicant pool to think of my business?”

Think of your careers page as your opportunity to create the image you want top candidates to see. A highly qualified candidate who finds your job on a major job board will want to learn more about your company before committing to applying. After all, the most skilled workers can be picky about where they choose to work.

A good careers page should include things like:
- A description of your company culture, mission, and values
- Employee testimonials (more on that later)
- Recent photos and/or videos of your team
- Enticing benefits information
- Growth opportunities

An attractive, compelling careers page can often be the factor that seals the deal for motivated candidates. Plus, applicants who apply through company careers pages are 7 times more likely to be hired than those who apply from job boards, indicating that people who research your careers page before applying tend to be more closely aligned with your company’s values.

2. Create employee testimonial videos.

Fun fact: Viewers retain 95% of a message when they watch it in a video, compared to 10% when they read it in text. Videos bring employee testimonials to life – so, if possible, we encourage you to film short interviews of your happiest employees singing your praises and giving future candidates an idea of what it’s like to work for your company.
like to work for you.

It may take a little upfront investment of time and effort to produce a few testimonial videos, but you can leverage videos like this on many channels – your careers page, your social media pages, virtual hiring fairs, and all your recruitment marketing efforts.

3. Encourage employees to write reviews on job sites.

Here’s a not-so-fun fact: More than half of job seekers abandon their pursuit of a job after reading negative reviews about a company on employer review sites like Glassdoor and Indeed. Potentially missing half your applicants due to poor online reviews can significantly hinder your recruitment efforts.

Knowing how much weight employee reviews carry, we recommend encouraging your existing employees to write a review of your business on these sites. These reviews serve as social proof to job seekers and if they’re mostly positive, they can work in your favor.

Pro tip: Employer review sites allow reviews from your employees as well as anyone who has interviewed with your company. It’s important to maintain a positive candidate experience with everyone you interact with, regardless of whether or not you hire them. Job seekers can be put off by reviews giving them a heads-up that they’re in for a negative candidate experience if they apply.

4. Create an employee referral program.

Earlier we mentioned that candidates who apply from careers pages tend to convert to hires at far higher rates than those who apply from job boards. But there’s one applicant source that’s even more successful: employee referrals.

Our data show that applicants who applied from referrals were 13 times more likely to be hired than applicants from job boards.

Referrals can also boost retention. A 2016 study by Scoop Health shows that employees who are referred by existing employees stay longer at the company than those who were hired from other sources.

Far too often, hiring managers think of employee referrals as a secondary source of applicants, but the data says the opposite is true: employee referrals tend to be high-quality candidates and strong hires. Establishing, promoting, and maintaining an employee referral program should be top of mind for all hiring managers.

5. Recruit from custom sources – not just major job boards.

When you post a job on a major job board like Indeed or ZipRecruiter, you will get the most eyeballs on your postings. These job boards are juggernauts in terms of applicant volume, but they tend to fall short when it comes to applicant quality.

Like employee referrals, custom sources account for a low overall percentage of applicants, but those applicants convert to hires at a much higher rate. Custom sources can include things like:

- Industry-specific job boards
- Local/community message boards
- University job boards
- Craigslist (yup, even Craigslist!)

Get creative when distributing your job postings outside of the major job boards. For example, post your jobs on your social media accounts or send an email to contacts in your network with a link to your job. Cast a wide net and keep track of which source is producing the best candidates – not necessarily the most candidates.

6. Make it easy to apply from any device.

A 2019 study by Glassdoor found that 58% of job seekers are looking for jobs on their phones. That’s over half of job seekers!

Mobile applicants also complete 53% fewer applications and they have no qualms about moving on from an application if it takes too long or is too difficult to complete from a mobile device. As an employer, just think of it this way: each qualified candidate who gets annoyed by a bad mobile application experience is one less qualified candidate you’ll get a chance to meet.

Pro tip: Job seekers should be able to apply to your job in less than 3 minutes. An applicant tracking system like CareerPlug can help you accomplish this by providing candidates with a fast, easy, mobile-friendly job application.

Next steps

Recruiting is likely one of your top business challenges. That’s why NAPAA has partnered with CareerPlug to help make hiring and developing the right people easier for you! Every NAPAA member receives a free CareerPlug account that comes with a branded careers page, pre-built job templates, and a configured hiring process. For help with activating or upgrading your account, contact upgrades@careerplug.com.
Plan to End Strong!

David Neuenschwander

Summer is upon us! Before you know it, the kids will be starting school again and the holiday season will be taking up all of our time and attention. So you want to make this the best year you have ever had with your agency? What do you do? I get this type of question constantly; however, it does not have a straight-line answer. The truth is that there is no silver bullet. There is no “pull this lever” and everything immediately changes. Just like in anything worth having, you have to put forth effort and be able to sustain through the journey. I am going to share two keys that some of the top agents in the nation know and put into practice.

Number one: You have to recharge to enlarge. Catchy right? Think about it for minute. You have to know yourself better than anyone else. Nobody, and I mean nobody, can run full speed all the time without stopping and refueling. Sure, the hundred-yard dash is one of the most entertaining events to watch, but it’s over before you know it. You are in a race that is not over in 10 seconds; It’s not even over every year. At the end of every year you assess, regroup, and retarget, but you have to immediately get back in action. So to be effective, you have to recognize when you need a break.

Summertime creates the perfect opportunity to find some time and reboot. Make sure you don’t get caught in the trap of “running” so fast for too long that you are not optimized for the rest of your “race.”

Number two: You have to go to grow. Now, I know what you are thinking, “He just said recharge. Now he is saying go? So which is it? Do I need to rest or run?” The answer is: Both! You have to recharge to have energy, focus and drive to keep going, but you cannot be lulled into the indefinite summer “kick back and relax” mentality. The airways and the internet are going to be filled with commercials of beach vacations, the Olympics (hopefully), and everything else that just screams, “Relax, everybody, it’s time to relax.” However, you the entrepreneur cannot afford to act like everyone else. You have a business to run. You have a business to grow!

Countless families relocate during summer months, buy cars, go through major life changes (child moving to college, new job, etc.), and take time to reassess their expenses. This is a perfect opportunity for your agency to help guide them into a better coverage plan. Get with realtors this summer to aid them through the summer buying season. Make sure that everyone that has a contact with your agency knows that you are here to help with any of these types of changes.

In summary, you can’t run full speed forever, and you’ll never get ahead by sitting back all the time. You have to recharge to enlarge, and you have to go to grow. 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 who 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. His email address is dlneuenschwander@aol.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
Need Help Getting Workers?

Use This Tax Credit to Pay a Hiring Bonus

Gene Marks

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The economy is quickly recovering from the pandemic and many small business owners in the area are seeing an increase in demand. But, thanks to stimulus checks, higher unemployment compensation and continuing health and safety fears, many employers are finding it difficult to entice their workers back to their jobs. Some larger employers – from restaurant chains to Wawa – have been offering hiring bonuses. But can small businesses who are still struggling to get back on their feet afford the same? Thanks to a little-known federal tax program, the answer may be yes.

The program is called the Work Opportunity Tax Credit. It’s been around for a number of years but was extended in last December’s stimulus bill through the end of 2025. The credit – which reduces the amount of federal taxes owed – can be a lucrative recruiting tool for small businesses who want to pay hiring bonuses to prospective employees.

“Many of our clients have been impacted adversely by COVID-19 and have looked to us for ideas to cut down on costs in order to keep their doors open,” says Rebecca Norris, CPA a tax manager at Isdaner & Company, LLC in Bala Cynwyd. “The program is one of the money-saving tools we recommend to these clients.”

The tax credit is available to employers that hire certain types of employees, such as those coming off of welfare or a “qualified” veteran, which includes ex-service personnel who were unemployed for anywhere from four weeks (whether or not consecutive) to at least 6 months over the past year. The list of eligible workers also includes ex-felons, qualified social security insurance recipients or those that have been receiving long-term welfare assistance from the government.

But the credit is also available to employers who hire a “qualified long-term unemployment” recipient. That worker is defined as someone who has been unemployed for not less than 27 consecutive weeks at the time of hiring and received unemployment compensation during some or all of the unemployment period. Sound familiar? It should. Given the deep impact of the pandemic recession, many workers today find themselves in this situation.

If any of your prospective hires fit that description, then your business may qualify for the tax credit. To make sure of this you have to file Form 8850 – the Pre-Screening Notice and Certification Request – with your respective state workforce agency within 28 days after the eligible worker begins work to certify that the worker is eligible.

So how much money can you save? A lot.

The credit can reduce your taxes from anywhere between $2,400 to $9,600 per employee, depending on which target group the qualified employee belongs to. For most hires, however, it’s calculated at 40 percent of their year’s wages up to a total credit amount of $6,000. The individual must be retained for at least 400 hours during the year to get this amount, otherwise the credit may be reduced. The credit can be even higher if the person you hire has been receiving long-term welfare assistance from the government.

If you own a “pass through” organization like an S-Corporation or partnership, the credit is taken on both your federal and state individual tax returns against the taxes you owe. But it can also be used to offset payroll taxes, so both for-profits and non-profit organizations are able to take advantage.

“While for-profit businesses have greater flexibility in utilizing the Work Opportunity credit, in some cases tax-exempt organizations can benefit from it as well,” Norris says.

All of the calculations are done on IRS Form 5884. The credit is non-refundable which means you need to use it that year or lose it. However, you are still able to carry it to last year’s tax returns or carry it forward for 20 years.

My advice is to not wait until the end of the year to take advantage of this credit. Use it as a proactive tool. When you’re looking to hire a prospective employee find out as soon as possible whether that person falls into any of the credit’s eligible categories (the “qualified long-term unemployment recipient” being the most common).

Calculate the credit in advance of hiring the employee and use all or a portion of that future benefit to offer a hiring bonus. It’s extra money that the government is providing you and it could make the difference between hiring a great person or losing him or her to someone else.

“Due to the effects of the pandemic over the past year, there are more job applicants than ever that can qualify employers for the program,” says Norris. “We recommend that all employers pre-screen their job applicants for Work Opportunity Tax Credit eligibility to avoid leaving money on the table.”

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.
Saving Money by Hiring the Right Employee

Paychex

This article originally appeared on https://www.paychex.com/worx.

Hiring a bad employee can turn into a big expense for small businesses. The cost to replace a bad hire goes beyond what most employers calculate. The true price tag of a single hire generally includes the cost of recruitment, training, salary and benefits, and workplace integration. Turnover is often expensive and disruptive. Making good hiring decisions is not just good business; it’s good for business.

Making a bad hire can come with lots of consequences, sometimes in the form of negatively impacted budgets, productivity, and employee morale — as well as the cost of replacing the bad hire.

From a business perspective, it is very important to make the best hiring decision since employees are a valuable asset. But how do your business owners make the right decisions? Can your business owners 100 percent guarantee that every hiring decision will be the right one? Obviously, no method of hiring will guarantee a good hire 100 percent of the time. However, steps can be taken to help ensure that the right decisions are made most of the time.

Step 1: Up-to-date job descriptions

The first step in making good hiring decisions is ensuring that an accurate up-to-date job description is available. A good job description is the basis for a lot of employment decisions and can be invaluable to an effective hiring process. A job description has many uses in the employment life cycle including assisting with compliance efforts under the Fair Labor Standards Act and the Americans with Disabilities Act, evaluating employee performance, and disciplinary actions to name a few.

Step 2: Utilize referrals and technology

Before a hire can be made, applicants must be sourced. How do business owners find great applicants? One successful method for sourcing applicants is referrals. Referrals can be sourced internally or from industry-specific activities/events. There is also social media and Internet sourcing from sites such as LinkedIn, Monster, and Career Builder.

Step 3: Effective hiring practices

Effective hiring practices can include recruiting qualified candidates, pre-screening candidates, conducting effective interviews, and knowing when and how to use tools such as background checks, drug testing, psychological testing, competency testing, etc. In establishing effective hiring practices, it will be important to be familiar with what questions are appropriate to ask during an interview and which questions may create potential exposure to litigation. Making sure that hiring managers have been properly trained in lawful interviewing is an essential part of good hiring decisions.

When interviewing, business owners should use the job description to develop behavioral-based interview questions that link directly to the job-related competencies required to perform the essential functions of the job. Behavioral-based interviews are one of the best tools for selecting the ideal candidate for a position. Behavioral-based interviews involve asking the candidate to provide a description of how he or she has acted or performed in the past. Of course, the questions should be tied to the core competencies of the position. For example, if the position is one where excellent customer service skills are important, a behavioral-based question could be, “Tell me about the most recent time you had to deal with an irate customer? What was your role, what steps did you take, and how did the situation turn out?” By using behavioral-based interview questions, hiring managers can get applicants to respond more specifically rather than providing pre-thought-out answers which tell little about their experience, qualifications, and knowledge. The behavioral-based interview can be a better predictor of the future success of a candidate. Behavioral-based interviewing is just one step in the hiring process, but it can be an invaluable tool in selecting the right employees.

Employers may also consider utilizing a recruiting and applicant tracking software solution to help improve the hiring and recruiting process.

Employees can be the biggest cost to an employer. However, they can also be the biggest asset of a company when they are the right employees in the right jobs. Making the right hiring decisions can be essential to the bottom line of any company. Hire the right employee for the right position; make sure they have the training, tools and direction to do the job well, offer working conditions to retain the employee and hopefully save a lot of money in the process. What’s not to like about that idea?

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TRUE AGENCY INDEPENDENCE

Direct Appointments
Ownership
Control

AR, AZ, CT, GA, IA, ID, IL, IN, KS, KY, MD, MN, MO, MT, NC, ND, NE, NJ, NV, Upstate NY, OH, OR, PA, SC, SD, TN, UT, VA, WA, WI, WY

Watch the Overview Video at

InsuranceProAgencies.com
What is Franchising to you? To many people, a franchise is just a McDonald's hamburger or a bucket of Kentucky Fried Chicken. They have no idea how big franchising is or what it means. Franchising is a huge industry with over 773,603 franchised businesses currently operating in the United States doing over $760 billion annually and employing over 8 billion people. Just think about that for a minute. There are currently over 3,500 different franchises available for sale in U.S. today. They range in size from small, home-based operations to McDonald’s to Hilton and Marriott hotels. Franchises come in all shapes and sizes and investment levels. If you or anyone you know has ever considered franchise business ownership, be advised that it is a great way to go. Franchising is one of the all-time greatest business models ever created, but if you are not fully informed, you should be aware and note the CAUTION signs along the way. Having a clear understanding of the opportunity and your own objectives is a must.

What Motivates You? Franchise Business Ownership means many different things to different people. What would it take to motivate you to consider franchise business ownership? Are you driven to succeed and excel? Most successful franchise business owners have a burning desire to do their own thing.

Everyone is different so what may motivate one will be different for another, but the number one driver is MONEY.

The money motivation comes in many different forms including the need for financial stability. It can be the need to replace a lost income stream, an investment, or an annuity to supplement your retirement. It can also be coupled with personal pride and the need to prove oneself. The number two driver is fulfillment of a personal nature: the need for control, personal growth, the desire to be free, to call your own shots, and to simply have the power to be in charge of you.

The key words here are money, financial stability, control, investment, annuity, retirement, freedom, independence, and power. Franchise business ownership could be driven by one or all the above.

Can You Analyze the Opportunity Without Getting Analysis Paralysis? We all know what money is and what money can do. We seem to learn that from an early age, but some people are better at making and managing their money than others. Some people just have a knack for knowing how to invest their money while others take chances and gamble with their future and their livelihood. Some people never do anything with their money but sit on it because they are too busy analyzing. Analysis paralysis has killed many great opportunities. Don't get me wrong, you shouldn't just throw your money at anything that looks good without investigating it. You must do your due diligence and get the facts so that you can make an informed decision.

Get ALL the Facts. In franchise consulting, we encourage prospective franchisees to get the facts and then validate the facts. The Federal Trade Commission requires that a franchise company give a prospective franchisee a disclosure document, also referred to as the FDD, before asking that prospect for money for a franchise fee. The prospect must
have the FDD in his or her possession for a minimum of 10 working days to give them time to read and understand what the prospect may be buying into. Most, not all, FDD’s have earnings claim in their document which is found under Item 19. This is an important piece of information, but just because it’s there doesn’t mean that it will apply fully to you. The Item 19 is based on what others have done. You may do better or worse depending on the effort that you put into it. You must “Validate – Validate – Validate” and you do that by calling several existing franchise owners with this same company and asking them about the reality of Item 19. Of course, you also validate about many other things that the franchise company claims or says they will do to make you successful. Your franchise consultant will advise you on this and will provide suggested guides and questions so that you will get the most out of the effort.

**Processing Information:** Being able to process information quickly and then acting on that information is required in business every day. As franchise companies work to recruit new franchisees into their family, they will be looking at the prospect in much the same way as the prospect is looking at them. Until a prospect meets certain qualifications, he or she is really a bit suspect. After the initial qualifications are met, then that prospect becomes a candidate. It is important to point out that a candidate still can’t just buy the franchise if he/she likes it. They must be approved by the company and the company must be convinced that this candidate is an individual that can thrive and flourish in their organization. If the chemistry is right and the candidate has the drive, the ambition and the money needed, the company will offer him/her the invitation to purchase a franchise and join the family.

**Key Words.** Remember those key words – Money, Control, Power, Drive, Ambition, Validation, Analysis, and Chemistry. All will be critical to your ultimate success but there are other things to consider as well. Does the franchise that you are considering meet your basic needs?

- If it is a career change, does it offer what you are looking for? Can you replace your lost income?
  - If it is an investment / portfolio diversification, can it be scaled, can it be manager-operated, how will you manage it while keeping your day job? Will it generate the returns needed to justify it?
  - If it is to be a retirement annuity, then don’t lose sight of the need to manage it – it is still a business and it must be cared for and nurtured. No one will look after your business as well as you or a close family member will.

As you can see, there are many reasons to consider franchise business ownership but one of the biggest, one of the most dominant reasons is to escape corporate America and make a complete career change. It’s an opportunity to do your own thing, to call your own shots and to make your own decisions. This is the freedom and independence that is a critical part of the American dream.

**Using a Franchise Consultant:** If you or anyone you know is seriously considering franchise business ownership, they should use the services of a reputable franchise business consultant. A franchise consultant can save you time and money and help you navigate the wide world of franchising while educating you on the many options available to you. A knowledgeable franchise business consultant can do in a few hours what it may take you weeks or even months to do. Best of all, franchise consultants are paid referral fees by the franchise companies, so it costs you nothing to use one. Also, since the consultant gets nothing until you purchase a franchise it is always in their best interest to do the best job possible for you. Finally, a consultant’s fees are negotiated with the franchise company in advance; meaning that it is not based on a percentage of the deal. The consultant will get paid just as much for a $75,000 investment as he/she does for a $750,000 investment. This means that they are not trying to build their commission but rather focus their efforts on finding the best option(s) for you. A franchise business consultant’s services should always be FREE to you and can save you lots of time and money – it’s one of the best deals in franchising.

**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. Richard’s email is r pope@franchise.com
Lawsuit Filed Against Allstate Insurance Company

CHICAGO, Illinois - On Tuesday, the National Association of Professional Allstate Agents, Inc. (“NAPAA”) and several former Allstate agents filed a federal lawsuit against Allstate Insurance Company.

The lawsuit alleges that the insurance giant breached its contract with its NAPAA member agents and the individual agents in several significant ways: (1) making it difficult for agents to sell their books of business by refusing to consider current agents as buyers; (2) allowing independent agents to sell in territories covered by exclusive agents; (3) “poaching” customers from agents via Allstate’s phone and internet portals; (4) requiring agents to purchase Allstate’s phone system; (5) interfering in agents’ negotiations for the sale of their books of business; (6) interfering in bad faith in agents’ negotiations for the sale of their books of business; and (7) unjustly terminating agents’ contracts for cause.

Regarding the claim that Allstate made it difficult for agents to sell their book of business, exclusive agents with Allstate have the ability to build a “book of business” that can be sold at a future date. Many Allstate agents view the future ability to sell their book of business as a key component to their retirement nest egg. The Allstate agency contract gives Allstate broad power to deny or approve of such a sale, but requires Allstate to consider such sales. Many times, a current Allstate agent is interested in purchasing an existing book of business. These agents are often objectively qualified to buy a book of business, but Allstate has told many agents that it will not even consider a current Allstate agent for a purchase. NAPAA asserts that this “blanket policy” of refusing to consider current Allstate agents has harmed its member agents and is a breach of contract.

As to the claim regarding independent agents, Allstate publicized that it will only authorize “independent agents” (agents who can also sell non-Allstate policies) to sell in areas not served by its “exclusive agents” (agents who can only sell Allstate policies). However, Allstate has authorized many independent agents to sell in areas that are currently being served by exclusive agents. NAPAA asserts that this practice has harmed its member agents and is a breach of contract.

Regarding the “poaching” claim, NAPAA also alleges Allstate has harmed its members and breached the contract by binding policies from agents after hours and on weekends via Allstate’s corporate phone and internet portals after the agents had already had extensive conversations with the customer. Allstate then later “assigns” these poached policies back to the agent for a significantly reduced commission. As to the phone system claim, Allstate has recently introduced a new phone system it is requiring agents to use. This requirement breaches the agents’ contract because the terms of the contract specify the agents are to supply and maintain their own phone system.
Several former Allstate exclusive agents joined NAPAA in this suit. These agents were top producers for Allstate. In some cases, Allstate interfered with the agent’s negotiations to sell his book of business, in direct breach of contract. In other cases, Allstate acted in bad faith by interfering in negotiations by trying to direct the sale of an agency to benefit someone who was a personal friend. In still other cases, Allstate unjustly terminated agents’ business “for cause.”

“Allstate’s brutal tactics fly in the face of what it promotes to potential agents,” said James Bopp, Jr., who serves as lead counsel in the lawsuit. “Contracts are supposed to represent the interests and intentions of both parties. By wielding outsized control over its contract and then not following the provisions it included, Allstate has breached this contract and hurt people’s livelihoods in serious ways.” Ted Paris, NAPAA’s Executive Director states, “NAPAA is dedicated to the success of Allstate Exclusive Agents. NAPAA is pleased to bring this action against Allstate in order to advocate for the rights of its members.”

The complaint is available on The Bopp Law Firm, PC’s website: www.bopplaw.com/

Become a NAPAA Member Today

NAPAA Membership is open to:
• Current or Retired Allstate Insurance Agents
• Agency Staff
• Allstate Financial Specialists

Members receive: DirectExpress Weekly Newsletter; Continuing Education Subsidy; E&O Deductible Subsidy; Towing Service Discount; Group Dental, Health, and Vision Plans; New Member Referral Program; Numerous Discounts on Business-Related Services; Help Buying/Selling Agencies; and Member-to-Member Referrals.

Associate Membership is open to:
• Licensed Staff of a current NAPAA Member

Associate Members receive: DirectExpress Weekly Newsletter; Continuing Education Subsidy; Towing Service Discount; and Group Dental, Health, and Vision Plans

Dues may be paid annually, or monthly by automatic withdrawal (EFT) from your checking account.

Learn more about benefits of NAPAA membership and join today at: https://napaausa.org/membership/join/
Meet Your Officers and Members of the Executive Committee

While these individuals have a long history of success as Allstate agents, they all have experiences outside The Company. They have a wealth of knowledge and expertise.

Lezlee Liljenberg: Vice President, Texas

Lezlee recently sold her two agencies. “In the beginning of my career with Allstate in 2004, my husband was still a manager for the company, and it would have placed him in an awkward position had I joined. In 2010, after 22 years with the company, they let him go because he would not recruit and place people in jeopardy of losing their retirement or savings. That is when I knew I wanted to be a part of an organization that supported the agency force!

The fear of retaliation from Allstate then was much stronger than it is today. I didn't care. My first amendment rights still existed and I wanted to be a part of something that I could help make a difference. So, I joined NAPAA and ran for a board position right away and have served since then.

There may be days when members (or non-members) do not think that NAPAA makes a difference. I beg to differ because over the last 11 years I have been a witness to the good that the organization has been able to accomplish. Great changes and immense strides have been made and that is because we have never given up. Allstate is never going to give NAPAA credit for the things they do well. The areas where they are helping us are becoming fewer and farther between.

That is the reason I still serve on the Board and the reason we need the help of a united front.”

John Harvester: Treasurer, Indiana and now back home in Arkansas

John recently sold his agency as well. “Being an entrepreneur at heart is why most of us get into one business or another. The thought of being in control of my own destiny was one of the reasons that I became an Allstate agent. The first few years as an agent I felt that spirit that allowed me the freedom to grow my agency and Allstate was allowing that process to flow without much interference.

At that time, I did not join NAPAA because I was unaware of the benefits that could be had as a member. Then the crunch came. Rule after rule, rate increase after rate increase, purchases and sales that were interfered with and all of a sudden, I realized that the entrepreneurial spirit was gone, and Allstate had stolen it.

It was frustrating when I wanted to move into direction ABC how quickly the rules changed, and I had to move in direction XYZ. There were plenty of times when I would develop a five-year plan only to have to modify it or throw it away completely and start over. The thing that surprised me most was Allstate was big on announcing the company’s five-year plans and making agents (entrepreneurs) modify their plans to meet company standards and expectations.

This caused me to look into joining NAPAA. After joining I was asked to serve on the Board of Directors, which I accepted. I saw too many times when the change of directions causes rippled effects in the agency force. The constant changes and dictates caused me to try to help other agents as much as I can. This is why I joined NAPAA and I'm glad to be on the board to hopefully effect change for the better of agents and Allstate as a whole.”

Michael Garofalo: Secretary, Connecticut

“I have been on the NAPAA Board for 4 years and it would be an honor to continue serving for all NAPAA members and Allstate agents for the next 2 years. I have been on other boards in the past and have been in office on those boards. While on those boards, I helped them achieve and surpass their goals, but I have never wanted to serve more than now. When you look how we as agents are being treated by the CEO of Allstate and what lies ahead, it is now that we need to act as one and for the best interest of all agents as no one else can or will do this for us. As Secretary I want to make sure that all rules and bylaws are followed, but also make sure that NAPAA as your representative is doing everything possibly it can do to get your message across to all. This is the most important time in my 11 years as an agent to make sure agents are heard.”
Focus on Your Franchise and Leave Payroll and HR to Us.

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.

**Payroll Processing**
- Payroll tax administration – taxes calculated, deposited, and filed. Plus, our tax services can help find your tax credits
- Free mobile app – submit payroll on the go
- Payment options – direct deposits, paycards
- Dedicated payroll specialist – single point of contact
- General Ledger service – link payroll to popular accounting software

**HR Administration**
- Recruiting and hiring – our partnership with Indeed, the nation’s No. 1 job site, helps expand your search for quality candidates
- Employee handbooks – help communicate policies across your organization, including OSHA requirements
- Benefit administration – A professional employer organization (PEO) helps manage rising benefit costs and regulations

Special Pricing Available

How Can We Help? Contact Us Today.

844-846-7824 (mention code 5699)

www.paychex.com/allstate

napaa@paychex.com
Arizona

Kingman
TR Pitts Insurance Group, Inc.
928.279.8894
trini22tapia@gmail.com
Asking Price: $200,000
PIF: 170 | Premium: $2,000,000
24-year agency in same prime location for 20 years. Agent retiring.

Camarillo
Stack Insurance Agency, Inc.
805.380.6181
ru2me@yahoo.com
Asking Price: Negotiable
PIF: 736 | Premium: $1,500,000
Brother representative. Contact S&MM Business Marketing to start the process.

San Francisco

Allstate Agency
855.306.8627
mele@sammconsulting.com
Asking Price: Negotiable
$1,500 million earned premium agency.

Asking Price: $419,000/OBO
Grace Waag
818.991.2800
Agent will stay as LSP and Financial Specialist.

California

Asking Price: Best Offer
Melanie Velasquez
805.657.5142
Robert Ives
805.380.6181
Jeff Andrews Allstate Agency
San Jose
940.252.1500
jandrews1@allstate.com
408.431.5432
Asking Price: $116,000
Premium: $641,348
24-year agency in same Prime location. Loyal customer base. Retirement. 22 years in the same location.

Asking Price: $249,000
Kelly Davis
561.420.4334
South Palm Beach County
Boynton Beach
South Palm Beach County
Kelly Davis
855.306.8627
nicole@sammconsulting.com
Asking Price: Negotiable
Premium: $4,500,000
Broker representative. Contact S&MM Business Marketing to start the process.

Colorado

Castle Rock

Stauushein Agency
303.981.4946
Sydneye@allstate.com
Asking Price: $975,000
PIF: 1325 | Premium: $3,500,000
$1 million growth in premium in the past 5 years.

Asking Price: $500,000
Kevin Lewis
239.936.5100
kevinlewish@allstate.com
Asking Price: $700,000
Premium: $1,964,000
Ivantage brokered.

Florida

Boyston Beach
South Palm Beach County
561.420.4334
Kelly Davis
855.306.8627
nicole@sammconsulting.com
Asking Price: Negotiable
Premium: $4,500,000
Broker representative. Contact S&MM Business Marketing to start the process.

New Smyrna Beach
Banyan Financial Group
386.290.5654
treyharshaw@gmail.com
386.290.5654
Harshaw & Associates
Lutz
$1 million growth in premium in the past 5 years.

Asking Price: Negotiable
Karen LeBlanc
855.306.8627
nicole@sammconsulting.com
Asking Price: Negotiable
Premium: $4,500,000
Broker representative. Contact S&MM Business Marketing to start the process.

Connecticut

Old Saybrook

The Waldron Agency
970.290.3800
Gracie Waag@allstate.com
Asking Price: $100,000
Premium: $750,000
Flood $255,000
31 Year Agent. 90% Retention and 39% loss ratio.

Delaware

Seaford

DeSanctis Insurance Agency, LLC
302.632.7024
docikdt@hotmail.com
Asking Price: $419,000/OBO
PIF: 1625 | Premium: $2,446,000
Agent will stay as LSP and Financial Specialist.

Delaware

Asking Price: $249,000
Kelly Davis
855.306.8627
nicole@sammconsulting.com
Asking Price: Negotiable
Premium: $4,500,000
Broker representative. Contact S&MM Business Marketing to start the process.

Palm Beach County
Banyan Financial Group
561.303.3938
Kelly Davis
855.306.8627
nicole@sammconsulting.com
Asking Price: Negotiable
Premium: $4,500,000
Broker representative. Contact S&MM Business Marketing to start the process.
**Agencies for Sale**

**Georgi**

**Atlanta**

Leidig and Associates
404.233.5650
laurenlleidig@allstate.com
 Asking Price: $600,000
PIF: 1740 | Premium: $2.8 Million
Great retention (auto 88.89 first year/ total PPGC Retention 81.43) and loss ratio 38.64.

**Santa Rosa Beach**

Hardiman Insurance Agency
850.865.7873
hardeban@cox.net
 Asking Price: $2,900,000
PIF: 1500 | Premium: $2,582,058
Broker representative. Contact S A M M Business Marketing to start the process.

**Columbus**

The J. Smart Agency, Inc
706.561.6833
jsmart@allstate.com
 Asking Price: $550,000
PIF: 1500 | Premium: $2,582,058

**Darlington**

Todd Love & Associates, Inc.
423.298.1035
ddlloveagency@gmail.com
 Asking Price: $1,500,000
PIF: 3138 | Premium: $4,960,000

**Gwinnett County**

White Insurance Services
404.642.7930
danielwhite@allstate.com
 Asking Price: $775,000
PIF: 1800 | Premium: $3,100,000
Good cash flow. Great cross sell opportunities. Low loss ratio.

**Illinois**

**Chicago**

Allstate Agency
847.594.2664
danielhicks2010@gmail.com
 Asking Price: 2x multiple (currently $447,300)
PIF: 2038 | Premium: $2,500,000
12MM loss ratio 26.96%. Retention 85.6%. Bundling 72.5%. Low loss ratio.

**Lincolnshire**

Exume-Bitoy Insurance Agency
417.219.7662
fexume_bitoy@sbcglobal.net
 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.

**Indiana**

**Indianapolis**

The Franke Agency, Inc.
317.359.8271
sarahfranke@allstate.com
 Asking Price: $1,100,000
PIF: 3400 | Premium: $3.2 million
Established 25-year agency. Great retention low loss ratio.

**Lafayette**

Kevin Crook Agency
574.721.5953
 Asking Price: $260,000
PIF: 821 Premium: $1.1 Million
Number of Staff: 1
Number of Licensed Staff: 1
ECP agency, motivated seller several laptops and desk with purchase.

**Merrillville**

Allstate Agency
c.kosior@sbcglobal.net
 Asking Price: $100,000
PIF: 545 | Premium: 620,000
Turnkey operation. Dual monitors, desktops, VOIP phones, wireless headsets, and desks included.

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**Exclusive focus — 35**
Muncie
BYG Insurance Agency
859.661.8330
leszykes@allstate.com
Asking Price: $65,000
PIF: 408 | Premium: $505,863
ECP eligible.

Noblesville
Kainrath Insurance Agency, LLC
317.385.3907
pkainrath@allstate.com
Asking Price: $1,325,000

IOWA
Cedar Rapids
Wolrab & Associates Agency
319.362.2545
markwolrab@allstate.com
Asking Price: $330,000

KANSAS
Wichita
The Wurfel Agency
316.518.2148
The Wurfel Agency
316.518.2148
markwolrab@allstate.com
Asking Price: $330,000

KENTUCKY
Crescent Springs
Ballard & Associates, LLC
859.341.3790
jenniballard@allstate.com
Asking Price: $330,000

LOUISIANA
Alexandria
Windi Attalas Agency
318.201.1786
windiattalas@allstate.com
Asking Price: $575,000
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
markmccluskey1@gmail.com
Asking Price: $217,000
Premium: $1,200,000
35-year-old book with high retention and low loss ratio.

Massechusets
Cape Cod
Ward Properties
508.896.2424
wardproperties@allstate.com
Asking Price: $495,000
Purchased agency 2002. Retention 90.13%. Loss Ratio 27.65%. Agent is retiring.

MASSACHUSETTS
Longmeadow
Maxine Bernstein Agency
413.531.9480
mbernstein@allstate.com
Asking Price: $130,000
Purchased agency is 2002. Retention 91.37%. Loss Ratio 28.59%.

New Hampshire
Manchester
The Manchester Agency
603.622.2424
theagency@allstate.com
Asking Price: $672,000
Purchased agency 1985. Retention 90.63%. Loss Ratio 27.49%.

NEW JERSEY
Bayonne
The Agency
201.964.2323
The Agency
201.964.2323
info@theagency.com
Asking Price: $450,000
Purchased agency 2002. Retention 91.29%. Loss Ratio 28.60%.

NEW YORK
New York
Allstate Premier Agency
212.564.7890
allstatepremieragency@allstate.com
Asking Price: $330,000
Purchased agency 2002. Retention 91.36%. Loss Ratio 27.69%.

New York
New York
Allstate Premier Agency
212.564.7890
allstatepremieragency@allstate.com
Asking Price: $330,000
Purchased agency 2002. Retention 91.36%. Loss Ratio 27.69%.

Oklahoma
Tulsa
Allstate Premier Agency
918.599.9733
allstatepremieragency@allstate.com
Asking Price: $330,000
Purchased agency 2002. Retention 91.36%. Loss Ratio 27.69%.

Pennsylvania
Pittsburgh
Allstate Premier Agency
412.553.9727
allstatepremieragency@allstate.com
Asking Price: $330,000
Purchased agency 2002. Retention 91.36%. Loss Ratio 27.69%.

PITTSBURGH
Allstate Premier Agency
412.553.9727
allstatepremieragency@allstate.com
Asking Price: $330,000
Purchased agency 2002. Retention 91.36%. Loss Ratio 27.69%.
Agencies for Sale

**MICHIGAN**

Troy
Long Lake Insurance Agency, LLC
888.381.8187
corporate@energiapartners.com
Asking Price: $1,450,000
PIF: 2,651 | Premium: $4,825,000

Long time Agent Retiring. Excellent
Asking Price: $725,000
lynnwobig@gmail.com
573.999.3893
Wobig Insurance Group
Columbia
ECP agency, motivated seller.
PIF: 4049 | Premium: $485,357
Willing to negotiate on price.

**MINNESOTA**

Minneapolis
Lois A Castaneda Agency - Allstate
612.267.2800 or 612.871.6830
LoisCastaneda@allstate.com
Asking Price: $255,000
PIF: 1,145 | Premium: $1,412,000
31 Year Agent Retiring. 90% Retention, 35% LR.
Downtown within walking distance.

Minnetonka
Weatherly Group Inc
763.210.1020
aubreyweatherly7@gmail.com
228.243.4609
Ernie Chaffin Allstate Agency
Biloxi
Enhanced premium available for this agency. 94.5% retention. Brokered book available.

MISSISSIPPI

Biloxi
Ernie Chaffin Allstate Agency
228.243.4609
erniechaffin@allstate.com
Asking Price: $250,000
Enhanced premium available for this agency. 94.5% retention. Brokered book available.

MISSOURI

Columbia
Wobig Insurance Group
573.999.3893
lynnwobig@gmail.com
Asking Price: $725,000
PIF: 1694 | Premium: $2,300,000
Long time agent retiring. Excellent location in downtown area with great parking!

Fenton (St. Louis)
Scott Foelsch Agency, Inc
636.861.9360
sfoelsch@allstate.com
Asking Price: $310,000
PIF: 933 | Premium: $1,419,000

Joplin
Trujillo Inc
417.624.4916
rontrujillo@allstate.com
Asking Price: $225,000
PIF: 1400 | Premium: $1,255,623
34-year agency. Price includes custom made furniture and all office equipment.

Springfield
Jennifer Posey Agency, LLC
417.827.8909
jenniferposey@allstate.com
Asking Price: $675,000
PIF: 2053 | Premium: $2,765,702
Allstate Book Size: $2,657,027. Agency has been in same location 30+ years.

Montana
Bozeman
Allstate Agency
720.902.5200
GChitwood@G-Forceac.com
Asking Price: $960,000
Premium: $3.4
36-year agent. 93.6% retention ratio.

MISSOURI

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Wobig Insurance Group
573.999.3893
lynnwobig@gmail.com
Asking Price: $725,000
PIF: 1694 | Premium: $2,300,000
Long time agent retiring. Excellent location in downtown area with great parking!

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sfoelsch@allstate.com
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jenniferposey@allstate.com
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Allstate Book Size: $2,657,027. Agency has been in same location 30+ years.

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GChitwood@G-Forceac.com
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36-year agent. 93.6% retention ratio.

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Long time agent retiring. Excellent location in downtown area with great parking!

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rontrujillo@allstate.com
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GChitwood@G-Forceac.com
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573.999.3893
lynnwobig@gmail.com
Asking Price: $725,000
PIF: 1694 | Premium: $2,300,000
Long time agent retiring. Excellent location in downtown area with great parking!

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636.861.9360
sfoelsch@allstate.com
Asking Price: $310,000
PIF: 933 | Premium: $1,419,000

Joplin
Trujillo Inc
417.624.4916
rontrujillo@allstate.com
Asking Price: $225,000
PIF: 1400 | Premium: $1,255,623
34-year agency. Price includes custom made furniture and all office equipment.

Springfield
Jennifer Posey Agency, LLC
417.827.8909
jenniferposey@allstate.com
Asking Price: $675,000
PIF: 2053 | Premium: $2,765,702
Allstate Book Size: $2,657,027. Agency has been in same location 30+ years.
Niagara Falls
T.A. Passero Agency, Inc.
716.297.5000
tpassero@allstate.com
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.

Selden
Robert B Randell Agency
631.258.4108
robertrandell@allstate.com
Asking Price: $1,200,000 Negotiable
PIF: 2119 | Premium: $4,500,000
Plus Ivantage and brokered business
30-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
cman38328@aol.com
Asking Price: 3x Earnings Negotiable
PIF: 2626 | Premium: $5,100,000
30-year agency. 91.95% Retention.

Oyster Bay
The Robert Reimels Agency
516.456.7514
jreimels@optonline.com
Asking Price: $2,000,000
Premium: $1,700,000

Plattsburgh
Rusco Agency
518.229.0178
timothy.rusco@gmail.com
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
631.902.8930
petercastagna@allstate.com
Asking Price: $900,000
PIF: 1,420 | Premium: $2,870,000
LR 30.80%, Retention 92.03%. 35-
year agent retiring.

Port Jefferson Station
Mark J Jones Insurance Agency Inc.
631.219.5928
markjones@allstate.com
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%.

Cary
Allstate Insurance Agency
919.830.6670
agency4salecarync@yahoo.com
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.

Columbus
Crystal Gooch Smith Agency, Inc.
614.579.2992
crystalsmith@allstate.com
Asking Price: $1,200,000
PIF: 1100 | Premium: $113,000
Office is approx. 20 X40 feet within a building on the first floor.

Dayton
Allstate Agency
937.340.1225
agency4saledaytonohio@yahoo.com
Asking Price: $500,000
PIF: 1983 Premium: $2,151,000
Retention rate approx. 90%. Adjusted paid loss ratio approx. 36%. Agency ap-
pointed in Ohio & Michigan.

Greenville
Privateer Allstate
910.787.5222
steveerwin@yahoo.com
Asking Price: $225,000
PIF: 1448 Premium: $1,031,186
Number of Staff: 0
Number of Licensed Staff: 0
Perfect book to purchase as it will remain
on enhanced commission so lots of opportu-
nity for new business and renewals. Solid book as within 5 years 80% cus-
tomers were retained. Asking 225k

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

Maumee
Pauley Insurance Services
419.277.8361
mtpauley@gmail.com
Asking Price: $70,000
Premium: $107,000
Could not maintain ECP curve post
COVID shutdown, or get new hires li-
ned. Rare ECP availability.

Norcross
The Dargani Agency
404.576.3157
nikhdargani@gmail.com
Asking Price: $375,000
PIF: 1186 | Premium: $1,634,000
Going for a great price. Please call for more details.

Ohio
The Caco Agency, Ltd.
440.541.4273
scottcaco@allstate.com
Asking Price: $450,000
PIF: 1836 | Premium: $2,091,000
32-year agent, 90.71 retention. 30.37% 24MM loss ratio 71.03% multi-
lines, great EFS relationship.

Columbus
Allstate Insurance Agency
513.515.0631
GeorgeGrantProp@Gmail.com
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.
**OKLAHOMA**

**Tulsa**

C. Jeff Farquhar Agency
918.369.5111 (o) 918.289.8752 (m)
thefarquharagency@gmail.com

Asking Price: $730,000
PIF: 1440 | Premium: $3,000,000
Retention 88%. Loss Ratio 37%. Annual Revenue $303,000 average plus bonuses.

**OREGON**

**Beaverton-Aloha**

Allstate Agency
503.350.0501
adlitoauto@yahoo.com

Asking Price: $345,000 Negotiable
PIF: 3778+ | Premium: $6,100,000
$5,000,000 book of business. 89% retention. Great opportunity in a great area!

**Pennsylvania**

**Philadelphia**

Advantage Gold Insurance Associates LLC
215.464.9979
david.b.watters@gmail.com

Asking Price: $120,000 Negotiable
PIF: 551 | Premium: $783,631

Owner owns building so no lease to assume. Selling to both OR & WA.

**TENNESSEE**

**Chattanooga**

Allstate Insurance Company - Phil Downey Agency
423.894.9595
phildowney@allstate.com

Asking Price: $355,000
PIF: 1170 | Premium: $1,552,463
92% rent. 26.4% L/R. 22+ year agent retiring. Purchased from 33+ year agent that started in sears.

**Dallas**

Samm Business Marketing - Seller Rep
855.306.8627
melf@sammsconsulting.com

Asking Price: Negotiable
Premium: $4,000,000
Broker representative. Contact Samm Business Marketing to start the process.

**DFW**

Samm Business Marketing - Seller Rep
855.306.8627
melf@sammsconsulting.com

Asking Price: Negotiable
Premium: $5,500,000
Broker representative. Contact Samm Business Marketing to start the Business Marketing process.

**East Coast**

Texas Allstate Agency – 2 Locations
928.445.1144
wciadmin@wcibusinessbrokers.com

2 Locations for sale. Call/text to learn more.

**Fort Worth**

Allstate Agency
817.253.4115
BestInsuranceInTX@yahoo.com

Asking Price: $5,500,000
Premium: $10,331,270
$10.3M book of business operated out of two locations. 89% retention. Gross Commissions $1.1 million.

**Fort Worth**

Troy & Associates
214.208.0690
dianatroy@allstate.com

Asking Price: $5,000,000
Premium: $1160 | Premium: $4,200,000
Well-established agency, agent retiring. Great opportunity in a great area!

**Frankston**

McCarty Insurance Group
903.939.8181
kristi.mccarty@outlook.com

Asking Price: $200,000
PIF: 700 | Premium: $1,091,944
Owner owns building so no lease to assume. Motivated seller.
Killeen
SAMM Business Marketing - Seller Rep
855.306.8627
nicole@sammconsulting.com
Reduced Price: $850,000
Premium: $3,400,000
Broker representative. Contact SAMM Business Marketing to start the process.

Killeen
SAMM Business Marketing - Seller Rep
855.306.8627
nicole@sammconsulting.com
Reduced Price: $850,000
Premium: $3,400,000
Broker representative. Contact SAMM Business Marketing to start the process.

Killeen
SAMM Business Marketing - Seller Rep
855.306.8627
nicole@sammconsulting.com
Reduced Price: $850,000
Premium: $3,400,000
Broker representative. Contact SAMM Business Marketing to start the process.

Piano
The Tedesco Agency LLC
972.985.5515
jaketedescobusiness@gmail.com
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
mel@sammconsulting.com
Asking Price: Negotiable
Premium: $2,900,000
Broker representative. Contact SAMM Business Marketing to start the process.

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

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

UTAH
Centerville
Wayne L Woolston
801.292.9814
waynewoolston@allstate.com
Asking Price: $600,000
Premium: $2,223,723

WASHINGTON
Bellingham
State Street Insurance Richardson Agency Inc.
360.676.1822
srichardson@allstate.com
Asking Price: $325,000
Premium: $1,634,000
42-year agent retiring. Agent owns building and could consider selling location separately.

WASHINGTON
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State Street Insurance Richardson Agency Inc.
360.676.1822
srichardson@allstate.com
Asking Price: $325,000
Premium: $1,634,000
42-year agent retiring. Agent owns building and could consider selling location separately.

WEST VIRGINIA
Harrisonburg
AAR Financial Services, LLC
540.624.3077
abhasrawoot@gmail.com
PIF: 2,381 plus | Premium: $2,608,238
Number of Staff: 4
Number of licensed Staff: 3
10 years at the same High visibility storefront location in downtown Harrisonburg, Virginia 22802. Excellent lease terms. Selling due to long past retirement.

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National Association of Professional Allstate Agents, Inc.

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

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

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

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

For more information, please visit
www.napaaUSA.org

Summer 2021
this issue of
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