Exclusive*focus*

Summer 2025

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

In the Age of AI and Analytics, Independence Can Mean Better Data – and Better Decisions

page 20

napaa

A Magazine for Allstate Agency Owners

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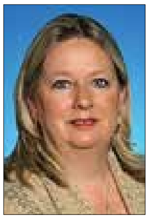


Whistle While You Work!

Claudia Gamache, NAPAA President, CPCU, ARM

As I write this, graduations are happening, from sweet kindergarteners to those who have earned graduate degrees. Graduations mean a lot of people, young and old; they are preparing for a new beginning. You could be as well.

Most graduates probably have a good idea of what they will be doing next: high school, college. Others need to explore the options, including more school or work. The world changes so often, and Covid really did a number on us. The work-from-home and school phenomena was a game changer. People appreciated the freedom of working wherever and whenever they wanted. Think about remote agents. Allstate has allowed agents to work from home and manage their staff remotely.

Everything wasn't an improvement. Small businesses suffered when they lost customers during the lunch hours or those quick shopping stops. The bonding that normally happens among teams or friends suffered. Office spaces were underutilized. Now, years later, businesses are requiring employees to come back to work in offices, either full- or part-time.

Work travel is not where it once was. The ability to communicate by video has made it easier to stay in touch. As long as customers don't require that you see them in person, there are more affordable alternatives to get things done.

Something crazy or greedy has happened at Allstate. It didn't just happen; if you paid attention you'd have seen it years ago. You have purchased or built an agency. You have poured your heart and soul into the business. You have a pretty good idea of when you will break even and when you will be able to take more money home to the family or your retirement savings, except Allstate is transforming its business and you are probably earning less. It's been hard to keep up and as the agents decrease in number, someone is always at the bottom of the list as the next likely agent to leave.

Outside of the business, customers are looking for less intrusion into their day. They do not want as many phone calls, or mail, or email, or text messages. This means it is harder for you to make contact. However, when they are ready to talk, you need to be ready for an instant response. Your data collection mode is on, and you are collecting information to close a sale. Your tools need to be honed in order to not waste time and give accurate responses.

The collection of data and exchange of information and your documentation is going to help you build history with this customer and a plan of action to write as much of their business as possible. The catch, of course, is: do you have the right people, product, price and service to close that deal?

The agent and staff should still have the ability to bond with the community and the customers because the enjoyment of work often comes from those relationships.

Think back to some of the tools you found that moved your business forward. It may have been the audit letters we used to send, or the ability to be ahead of the game with our own customer information systems, or a stellar lead management company and service.

Imagine what it would be like if you received a new tool, whatever it is, and in addition you received the support and training to get the best advantage from that tool.

An alternative: consider finding a niche in the industry. It could have been selling the workplace insurance coverage or possibly you were looking at the silos of business risk that Allstate was writing at some point. Think about being an expert in some class of business. In my prior life, I built industry class programs. We identified a class that had unique needs. We studied those needs and how we could fill the gaps that would make our product stand out from other insurance companies. Sometimes, it was helping them form an association or building safety programs and providing expertise to improve the client's operation. We would build the guidelines together with help from the client.

Clients sign up for the program with the expectation that their safety practices would improve along with their loss ratio, leading to savings for the insured.

The "niche" might be something else. What if you were the expert at paintball fields? How many companies do you know that want to write paintball fields? Not many? What if you found just three companies that want to work with you and your expertise to write this class of business? People in the same industry talk. They will make referrals. You are the expert; you can be the one to identify exposures and potentially help a carrier craft a program. Because you are the expert, you might build to a regional or national scale. Knowing that this is your deal puts you in control. Did you know that there are markets that want to write unique programs? You might start looking at Excess and Surplus carriers as potential markets. They have the flexibility to work with Coverage and Price. They are familiar with niche markets. If you are in control, you can live anywhere and create your own timetable.

It is unfortunate that within an exclusive agency you are not guaranteed that you can create something for yourself. You can build or grow the book. but there is no guarantee that income is stable, or the company will offer coverage tomorrow.

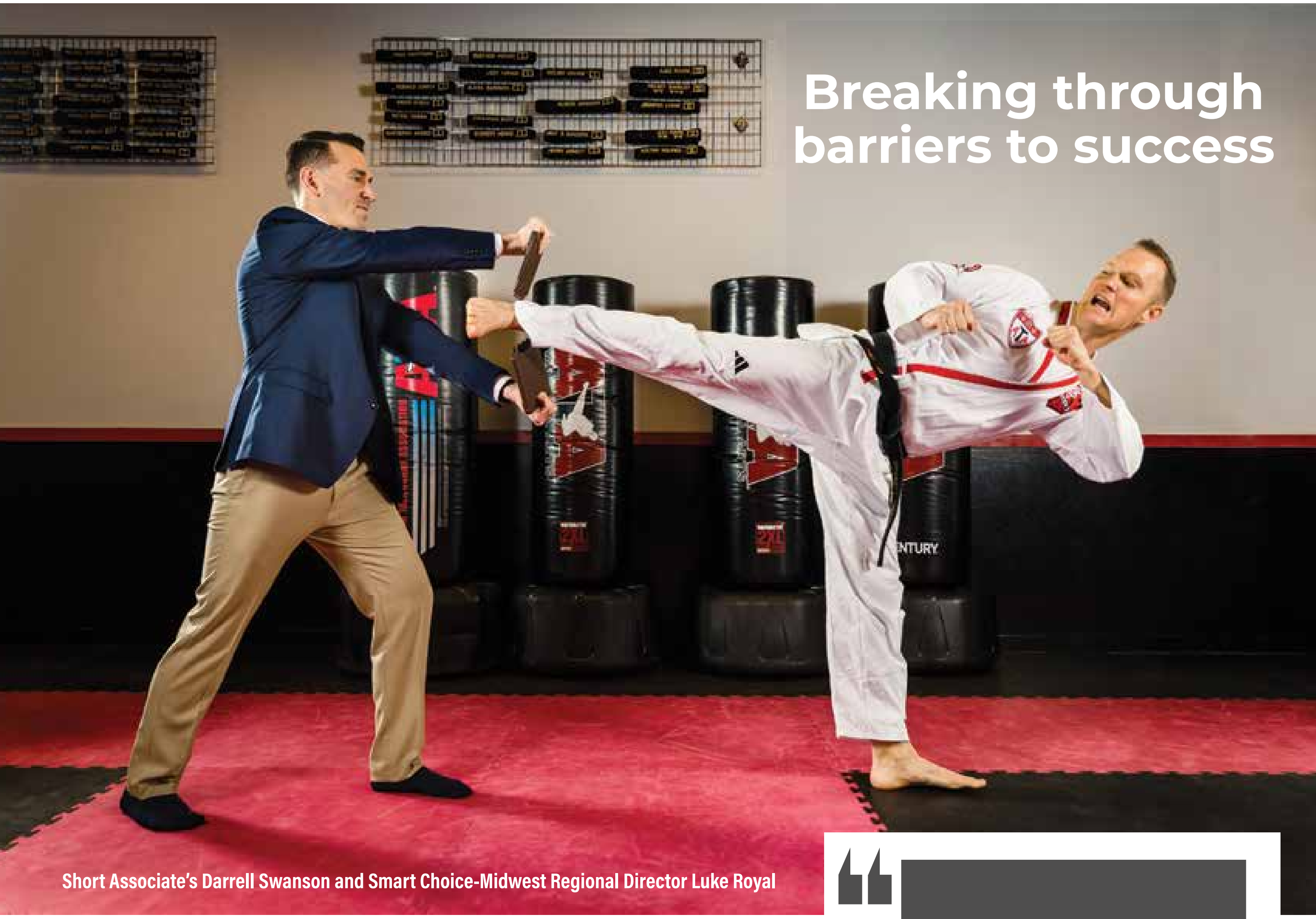
Here's another observation, there are two ways to grow: 1) you work hard to find customers and grow with their referrals, or 2) you buy agencies that have lots of customers for more referrals. Unfortunately, for the longest time and for many agents, acquisition was not available. It costs money to do either one. You unfortunately are working for a carrier that has their own idea of what your work is worth. You may never have the money to do either.

The point is, there is information on there to tell you if there is greener grass around you. Making money is a requirement for a good life. You really need to love what you do and, to that end, always keep your eyes open for that opportunity.

As a friendly reminder. There is an organization that represents you. We want the best for our fellow Allstate agents. We understand that the work you do benefits you, your family, employees, and customers. You need a resource to talk to. Use the All Agents Page, read

PAST PRESIDENT'S MESSAGE *continued on page 10.*

THE POWER OF PARTNERSHIP



Breaking through barriers to success

Short Associate's Darrell Swanson and Smart Choice-Midwest Regional Director Luke Royal

For this independent insurance agent and Taekwondo World Champion, partnering with Smart Choice has led to break-through business results. Clients notice when an insurance broker has their back. The Smart Choice partnership has helped the agency keep its retention rates up, even as policyholders increasingly compare rates. With access to a broader range of property/casualty, life/disability and annuity carriers, for both commercial and personal clients, the Short Associates team can offer clients more choices and win more business.

> *"Clients have called to ask why their costs are going up and if there are options. Without my partnership with Smart Choice, I would have lost a lot of business because my phone has rung way more than it ever has in the last two years."*

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Inc. Power Partner 2024

A New Chapter for NAPAA: A Message from Your New President

Michael Garofalo

I am deeply honored and excited to introduce myself as the new President of the National Association of Professional Allstate Agents (NAPAA). This is both a humbling and inspiring moment for me, and I want to begin by thanking our Board, our leadership team, and every member for the trust you have placed in me to lead this organization into its next chapter.

Throughout my years as an Allstate agent, I have witnessed firsthand the vital role that NAPAA plays in supporting agents across the country. We are more than just an association—we are a collective voice and a resource center dedicated to ensuring that Allstate agents have the tools, advocacy, and community support we need to thrive.

Our Shared Journey

Each of us has a unique story about how we entered this profession, but what unites us is a shared commitment to our clients, our agencies, and our futures. We know that success is not handed to us—it is earned through hard work, integrity, and a relentless focus on meeting the needs of those we serve.

I, too, have navigated the same challenges many of you face today—adapting to evolving corporate policies, responding to shifts in the marketplace, embracing new technology, and maintaining a strong relationship with clients in an increasingly competitive environment. These experiences have strengthened my belief that NAPAA is more essential today than ever before.

Our Priorities for the Future

As we look ahead, I want to share with you the core priorities that will guide my presidency:

Advocacy with Strength and Purpose

NAPAA was founded on the principle that agents deserve a strong, independent voice. Under my leadership, we will continue to advocate relentlessly on behalf of Allstate agents. Whether the issues concern contract fairness, compensation models, or agency ownership rights, we will ensure that your voice is heard loud and clear.

Empowering Our Members with Resources and Education

Knowledge is power. We will expand our educational offerings, webinars, and professional resources to help you stay ahead of industry trends and sharpen your competitive edge. From training on emerging technologies to strategies for growing your agency, we want NAPAA to be your go-to source for professional development.

Fostering a Stronger Community

Connection is at the heart of NAPAA's mission. Through networking events, member forums, and peer support initiatives, we will work to build even stronger ties between agents nationwide. When we share ideas, experiences, and best practices, we all rise together.

Promoting Transparency and Open Communication

One of my promises to you is to lead with transparency. I want you to know what NAPAA is working on, how decisions are being made, and how your membership is making a difference. Regular updates, member surveys, and open dialogue will be key parts of my approach.

The Road Ahead

We know that the insurance industry is undergoing significant changes. Consumer expectations are shifting. Technology is reshaping how we interact with clients. Corporate strategies are evolving. These forces present both challenges and opportunities for us.

But I firmly believe that independent-minded, entrepreneurial agents like us are more important than ever. We are the human connection in a digital world. We are the trusted advisors who guide families, businesses, and communities through some of life's most critical decisions. And we are the future of this business—nimble, resilient, and committed to excellence.

As President of NAPAA, I will work every day to ensure that agents are not just surviving these changes, but thriving in them. Our association will continue to fight for fair treatment, agency independence, and policies that support your long-term success.

A Call to Action

As proud as I am to serve as your President, I know that no single leader can accomplish great things alone. I need your engagement, your ideas, and your passion to help move our mission forward.

I encourage every member to take full advantage of what NAPAA offers. Attend our events, contribute to our discussions, share your experiences with fellow agents, and let us know how we can better serve you. If you're new to NAPAA, welcome! You are joining a community that truly understands what it means to walk in your shoes.

And if you see an opportunity for improvement or innovation, speak up. Our strength comes from the collective energy and insight of our members.

In Closing

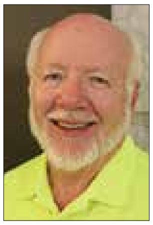
I am incredibly optimistic about our future. Together, we can navigate the changes ahead, seize new opportunities, and continue building successful, thriving agencies. NAPAA will be by your side every step of the way—a strong voice, a reliable resource, and a true partner in your journey.

Thank you again for the honor of serving as your President. I am excited for what we will achieve together.

Let's get to work!

Michael J. Garofalo brings a wealth of experience to the financial services and insurance industries. Prior to joining Allstate in August 2010, Michael was a Series 7 and 63 licensed broker, helping clients achieve their retirement and college funding goals through investments in stocks, bonds, and mutual funds.
Throughout his career, Michael has held key roles as a wholesaler with leading financial organizations, including the Pilgrim Group and Kemper Financial, where he specialized in selling 401(k) plans and Kemper Funds. He later expanded his impact at GE Capital Company and AXA/Equitable, where he was instrumental in launching the bank wholesaling channel.

INCOMING PRESIDENT'S MESSAGE *continued on page 10.*



Is the Neighborhood Insurance Agent DEAD?

Ted Paris, NAPAA Executive Director

In today's world of AI, the internet, and search engines like Google, is there still a need for a neighborhood insurance agent? I don't mean to be doom and gloom, but what unique value do you offer that prospects can't find elsewhere? I'm waiting for answers—anyone want to tell the insuring public why we're still needed? Still waiting…

That question goes to the heart of our industry's challenges. Why should a company pay commissions on renewals? What do agents actually contribute? Many insurers are finding ways to generate new business without agency involvement. In the first quarter of 2025, Allstate's 1,800 direct-employee agents outproduced on new business over the 6,500 exclusive agencies and 20,000 LSPs: 757,000 policies versus 748,000. The IA channel of Allstate was close behind. Five years ago, roughly 95% of Allstate's new-business income came through agents—today, that dominance is eroding rapidly.

Granted, this data reflects only auto policies, and quality matters. Yet Allstate and others believe their rules and procedures ensure acceptable business practices. As automation, AI, and call centers expand, the neighborhood agent risks obsolescence. I recall a conversation in 1987 when my CPA advised, "Being an insurance agent is a great career—you sell products required by law and lenders. Everyone is required to buy the product you are selling....But companies resent paying commissions, and they're always looking to replace you. Someday they might succeed—but not yet."

So, how do you stay relevant? What is your value, the thing that makes you needed? First, show genuine compassion by ensuring clients have adequate coverage. Many insureds settle for state-minimum limits, but few realize that for a modest premium increase, they can double their protection. Ask prospects, "Who's responsible for damages beyond your limits? How would you pay that—write a check, sell your home, or flee to Mexico?" Your job is to educate clients, even if it makes them uncomfortable. Selling the cheapest policy serves neither their needs nor your reputation.

Second, expand beyond auto and home. Discover clients' other needs—umbrellas, boats, antiques, motorcycles, health coverage, rental properties, second homes. I used to ask agents, "How many policies should a household have?" After guesses of four to eight, I'd respond, "All the policies they need." The true professional uncovers every opportunity and demonstrates empathy in ways AI and distant call centers cannot. That's how you survive—and why Mark Twain's famous line, "The reports of my death are greatly exaggerated," still resonates.

Finally, remember that you are a business owner first. Work on your business as well as in it. Develop one-, three-, and five-year plans, supported by detailed monthly budgets. Base projections on last year's results, factoring in retention, rate changes, and operating expenses. Treat bonuses as true bonuses—celebrate them, but don't rely on them in your budget. Borrow only for expansion, never for day-to-day expenses.

If you run your agency with a clear plan, disciplined budget, and a focus on profitability, you'll remain a viable, thriving business. Follow these principles, and you won't become one of the walking dead.

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 purchased three 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. Ted was an Allstate agent starting in 2005 until he sold and retired in 2017. He has been the Executive Director for NAPAA since 2017. He can be contacted at ted.paris@napaausa.org.

PAST PRESIDENT'S MESSAGE *continued from page 6.*

your weekly and quarterly publications. Join NAPAA when we are in the area for a meet and greet. If you are not a member, then don't hesitate to join now. The cost of membership is a small price to pay for resources. NAPAA represents you.

Claudia Gamache retired in January of 2023 as an agent for Allstate Insurance, after having been an active agent from 2004 to 2022. She holds a broker's license and plans to continue her insurance education. Over the past years, she has served on various insurance and community Board of Directors. Claudia is currently the President of the National Association of Professional Allstate Agents. She has a CPCU, ARM, and AMIM designation, and her experience includes Management at Branch, Regional, and National levels.

Her experience has been primarily in Property and Casualty, but she also has Life Insurance experience and passed the 6 & 63 exams. She has been on the Company and Agency side of the business, and some of her more interesting experiences have been working with the E&S market and the development of PEO.

INCOMING PRESIDENT'S MESSAGE *continued from page 8.*

In addition to his professional career, Michael has been deeply involved in his community. He served on the Little League Board in his town for five years, including two years on the executive committee as a players' agent. He also contributed five years to the local Babe Ruth Board, where he helped raise funds to ensure that every child who wanted to play baseball or softball could, regardless of financial circumstances. Outside of work and volunteer activities, Michael enjoys traveling

Congratulations

to the
NAPAA 2025 College Scholarship Winners

Jackson Samuel Wood
1st Place Winner
$1000

Joseph Volpe
2nd Place Winner
$500

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NAPAA is proud to recognize the achievements of our winners! We wish these students and all who applied continued success in their academic and professional endeavors.

The NAPAA College Scholarship Program recognizes exceptional full-time students who are soon-to-be college students, or those in their first two years of college. All recipients are a family member of an active NAPAA member, the child of an active NAPAA member's staff, and/or nominated by an active NAPAA member. The award amounts may be applied to tuition expenses.

~

Fellow Allstaters:

It's been nearly four years since the agents requested that NAPAA stand up to the Company and file a lawsuit against Allstate for numerous alleged violations to the agent's R3001 Exclusive Agency Agreement. After a thorough search of law offices nationwide, we found and identified the Bopp Law Firm to be the best option for our legal proceedings.

The qualifications of the Bopp Law Firm are among the best in the country. The principal partner, James Bopp, is an extremely talented and respected attorney across the nation.

NAPAA was honored to be able to hire him and his firm to represent you in this matter.

Yes, the case has been in the court system for a while. But as Mr. Bopp has stated to me numerous times: the harder a firm fights you, the more they are concerned with your legal merit in the case.

There has been continual legal back-and-forth between the two parties. The Company is very masterful in delaying and using many legal maneuvers. We expected no less.

Our attorney team has been very consistent with keeping the Judge informed as to what the Company is and isn't giving us in discovery. Our team continues to argue to the Judge on our behalf.

Soon, both discovery and all the depositions will be finished. And then, let the arguments begin. We are confident that we will be able to prevail in most—if not all—of our claims. Game is still on!

I have a plea to all Allstate agency owners, both members and not members of NAPAA, now is NOT the time to quit. Not the time to stop believing. Not the time to stop helping fund the legal action. Let's not quit so close to the finish line.

Donate Now

www.napaausa.org

Join or select the Donate to the Action Fund. Or Below for the Go Fund me account:

https://www.gofundme.com/f/reclaim-your-agency?utm_campaign=p_cp+share-sheet&utm_medium=copy_link_all&utm_source

Holding On to Top Talent at Your Agency:

5 Strategies for Increasing Employee Retention

Jennifer Lucas

When trying to keep your agency competitive, it's easy to let employees' needs take a back seat to sales and profit goals. But doing so can cost more than you expect. High employee turnover can disrupt operations, impact client relationships, and increase recruitment costs.

While it's critical to stay focused on growth and performance, long-term success also depends on creating a work environment where employees feel valued, supported, and motivated to stay. Strengthening employee retention requires intentional strategies that go beyond compensation—fostering a culture that encourages engagement, development, and loyalty.

It's just as important to focus on employee retention as it is client retention; after all, employees are the ones carrying out the agency's mission! Regardless of the size of the organization, actively implementing strategies that address the needs and aspirations of the workforce is essential to success.

Why Employee Retention Matters:

• Reduced costs: Recruiting and training new employees is expensive. According to Gallup, "The cost of replacing an individual employee can range from one-half to two times the employee's annual salary…" Retaining existing employees reduces these costs and ensures continuity of service.

• Increased productivity: Experienced employees are more productive and efficient. High turnover disrupts workflows and hinders productivity, especially if the people left behind have to take on extra duties while new staff members are hired and trained.

• Improved client service: Employees who feel valued and engaged are more likely to deliver excellent service to clients. And excellent service leads to increased client retention.

• Enhanced brand reputation: A reputation for being a good employer attracts top talent and fosters positive community relationships.

Strategies for Boosting Retention:

1. Create a Culture of Recognition and Appreciation:

• Regularly acknowledge and reward employee contributions, both big and small. This can involve public praise, performance bonuses, or even simple gestures of gratitude.

• Implement a peer-to-peer recognition program where employees can publicly acknowledge their colleagues' achievements.

• Provide opportunities for employees to showcase their expertise and talents through projects, presentations, or mentoring programs.

2. Invest in Professional Development:

• Offer training and development opportunities to help employees learn new skills, advance their careers, and stay up to date on industry trends.

• Consider offering tuition assistance programs and encourage employees to pursue additional education or professional certifications.

• Create opportunities for internal mobility by providing career paths and mentorship programs.

3. Foster Work-Life Balance:

• Offer flexible work arrangements such as remote work, compressed work weeks, and flexible scheduling.

• Promote generous vacation and sick leave policies to encourage employees to take time off and recharge.

4. Build a Strong Company Culture:

• Clearly communicate the agency's mission, values, and vision, and ensure employees understand how their work contributes to its success.

• Promote collaboration and teamwork by creating opportunities for employees to work together on projects and initiatives.

• Encourage open communication and feedback by conducting regular employee surveys and holding open forums for discussion.

5. Address Compensation and Benefits:

• Conduct regular salary reviews to ensure employees are paid competitively within the industry and local market.

• Offer a comprehensive benefits package that includes health insurance, retirement plans, paid time off, and other valuable perks.

• Consider offering unique benefits that cater to specific employee needs, such as wellness programs or financial planning assistance.

By implementing these strategies, agencies can create a work environment that fosters employee engagement, satisfaction, and loyalty. This, in turn, will lead to reduced turnover, increased productivity, and improved client service, ultimately contributing to the agency's long-term success.

Additional Tips:

• Consider a behavioral assessment, like the Omnia Behavioral Assessment, to help hire people best suited to each position and to learn how best to motivate and develop your team.

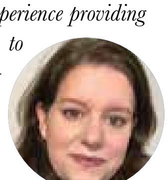
• Conduct exit interviews to understand why employees leave and identify areas for improvement.

• Create a strong onboarding program to help new employees feel welcome, informed, and engaged from day one.

• Seek feedback from employees regularly and involve them in decision-making processes.

Investing in employee retention is an investment in the future of the agency. By creating a work environment that values and supports its employees, agencies can build a strong and sustainable workforce that is committed to serving their clients.

Jennifer Lucas – Senior Manager of Product Development at The Omnia Group, an employee assessment firm with 40 years of experience providing the power of behavioral insight to help organizations make successful hires and develop exceptional employees. For more information, visit us at www.OmniaGroup.com, email info@omniagroup.com or call 800.525.7117.



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Why Should Larger Agency Owners Support NAPAA's Lawsuit?

This is a good question. Actually, there are several great reasons larger agency owners should support the effort to rein in Allstate's overreach in how you run your agencies.

But before we go there, here is what the lawsuit is not about:

1. **It's not a class action suit meant to hurt or harm the brand.** It never was and never will be. No monetary penalty is being asked for on behalf of NAPAA. Only to get the Company to stop some current activities.
2. **It's not about trying to argue that agents are employees.** No one wants to go back to being an employee. The independent contractor argument is not being argued as it is extremely complex.

The lawsuit is about getting Allstate to stop imposing procedures on how you run your agencies. It's about letting you decide what phone system to use. It's about letting you decide what lead system you use and where you buy those leads. Agency owners should not violate Company standards and State and Federal laws, but we feel it's **YOUR** money being invested and spent, and **YOU** should able to decide how to best spend that money.

This is what the lawsuit **IS** about:

1. The lawsuit is about **stopping Allstate from allowing over 60,000 insurance agents who are not under the EA Agreement** from having a better quoting system and far, far fewer restrictions than you have as an EA.
2. The lawsuit is about **making acquisitions of smaller agencies easier and quicker.**
3. It's about Allstate **honoring the agreement to allow agency owners to be able to "transfer its entire economic interest in the business written under this Agreement** by selling the economic interest in the business to an approved buyer. " Currently the rules and procedures vary, and you all know sometimes it's who you know and rules are not consistent.
4. It's about **making Allstate honor the agreement between you and them** as they make you honor that same agreement.

We hope, when all is said and done, that Allstate management will start respecting and appreciating the current agency force — the ones who built the Company. Again, the lawsuit is not about hurting the Company, it's about getting the Company **to stop hurting you and untie your hands** so you can get back to growing your book.

Donations are anonymous.

DONATE via **GoFundMe** at: https://www.gofundme.com/f/reclaim-your-agency?utm_campaign=p_cp+share-sheet&utm_medium=copy_link_all&utm_source=customer

DONATE **via NAPAA** at www.napaausa.org

For those of you who have previously donated, THANK YOU. If you can offer additional support, we appreciate it. For those with questions or concerns, Ted can be contacted at **ted.paris@napaausa.org**. or 812-605-1237.

You Can't Control Time, But You Can Leverage It: Smart Strategies for Insurance Agency Leaders

Doris Dunn, CPCU, CIC, ChFC, CPBC

I used to pride myself on working well under pressure. Deadlines were my adrenaline. But during my CPCU journey, that mindset was tested. Confident in my preparation, I postponed taking the practice exam until the night before the actual test. The result? A failed attempt, a sleepless night filled with frantic studying, and a groggy morning. Thankfully, I passed the exam. However, that was a wake-up call: this approach wasn't sustainable.

In the insurance industry, where client needs are constant and unpredictable, time management isn't just about efficiency—it's about survival. Here's what I've learned about leveraging time effectively:

1. Embrace the Power of Starting

I don't know who coined the phrase, "Don't aim to finish, aim to start." I remember when I decided to start writing blogs for my website. I was struggling with how to begin. I opened a Word document and started typing, "Just start writing." The simple act of typing those words helped me begin a journey of regular writing. I began with monthly blogs which evolved into weekly blogs and newsletters. My inspiration comes from all around me…books, podcasts, a keynote speaker, or even a Peloton instructor.

Once I typed those first few words, I realized the task wasn't as daunting as I'd imagined—a feeling that often keeps us from starting at all. We are so worried about the final work, that we never get started on the project.

Marketing for new clients can be overwhelming. You know you need lots of prospects at the top of the funnel, but getting started is easy to put off until tomorrow. Try shifting your mindset and reach out to one person. That act may motivate you to reach out to a second or a third person, and soon, your funnel will be full.

In "The 5 Second Rule," Mel Robbins suggests that when you feel the instinct to act on a goal, idea, or commitment, you must physically move within 5 seconds, or your brain will kill the idea. Bottomline, embrace the power of starting!

2. Redefine Productivity

Being busy isn't synonymous with being productive. It's easy to fill our days with tasks, but are they the right tasks? True productivity means focusing on activities that align with our goals and deliver value to our clients and teams.

On Monday morning—or even Sunday evening—take some time to review your calendar and write down the important goals you'd like to achieve in the coming week. Try to limit the highly urgent and highly important tasks to no more than two to three each day. If you jot down 20 different tasks, the likelihood of achieving them all is slim, and you may do them in the order of easy-to-do or written down first versus most important.

Utilize the Eisenhower matrix or Franklin Covey rating system or come up with your own. The system doesn't matter, but getting the most important tasks done will lead to achieving your strategic quarterly and annual goals. If you're struggling with a system, consider a tool like Ninety.io, which is built around the Traction framework developed by Gino Wickman.

3. Prioritize Proactive Planning

In addition to Redefining Productivity, you also want to be proactive with your planning. Insurance is all about reacting to clients who face claims or worries about increasing premiums. Much of your day may be spent reacting to challenges your clients encounter.

However, you must also allocate time for strategic planning. Set aside a few minutes each day or one hour each week—add it as an uninterruptable time in your calendar—for proactive planning, staff check-ins, and aligning tasks to the right person and with the right level of urgency. This type of planning helps you keep a sense of control. The weather may change the direction of your day, but with proper planning, you will better manage those unplanned situations.

4. Delegate to Empower

Delegation isn't a sign of weakness; it's a strategy for growth. Trust your team with responsibilities. This not only frees up your time for high-level tasks but also fosters a sense of ownership and development among team members.

I spent much of my career without direct reports. When I became a manager, it was a challenge for me to give up control and trust others to succeed or fail. I knew it was up to me to train and trust. When a mistake happened, I learned to be patient and course correct so the errors didn't repeat themselves. I also learned that when I trusted others and let them own the deliverable, it almost always worked to our advantage; they learned how to get it done, and I was free to take on more strategic work.

5. Leverage Moments

It's easy to get frustrated when something doesn't go our way. Hopefully, we're able to pause, breathe and realize that our impatience and anger will not make the situation improve. Instead, we need to learn to react and behave in a way that can help or relax when we know that control is out of our hands.

We may easily remember a situation—probably one that happened today or this week—where we could have reacted differently. But how often do we pause and reflect when things are going well or when it's simply the status quo?

Try to take a few minutes each day to reflect on the good moments. Check-in with your team, call a client to simply say "thank you," or write a card to an old friend who might just need a warm hello. I started a gratitude journal about a year ago. I try to write down at least three things that happened every day that I'm grateful for. It could be something big, like a new client or speaking opportunity, or something small like an invitation to play pickleball.

If you're struggling with time management and you're not sure how best to leverage the hours you have each day, consider hiring a business coach, especially one that can help you develop a Business Operating System (BOS) to organize and transform your business to redefine productivity and get you started moving in the right direction, so you achieve your short-term and long-term goals.

Doris Dunn (doris@dunnwise.com) is president & CEO of Dunnwise Consulting (dunnwise.com), specializing in coaching, leadership development, and training programs, including Continuing Education (CE) courses for insurance professionals.

In the Age of AI and Analytics, Independence Can Mean Better Data—and Better Decisions

Doug Coombs

In today's fast-moving insurance environment, data is more than just a byproduct of daily operations—it's a strategic asset. Artificial intelligence (AI), customer analytics, improved agency management systems (AMS), and predictive modeling are transforming the way insurance agencies operate. But not all agents have equal access to this revolution.

For many exclusive agents, the reality is a tech ceiling. While their parent carriers invest in AI for underwriting or marketing at the corporate level, individual agents are often left with limited visibility into their own book of business. Their customer data is siloed. Their marketing is dictated. Their strategic decisions are filtered through what the carrier deems important.

Independent agents, on the other hand, are embracing technology on their own terms—and they're reaping the benefits.

Captive Agents: Operating with Limited Vision

Captive agents represent a single carrier. In exchange for brand name recognition and support, they often give up autonomy, including access to the data that could help them grow.

They may receive performance reports and sales goals, but they rarely have direct access to the raw data behind those metrics. The carrier owns the client. The carrier decides what technology can be used. The carrier controls which products are offered and which risks are acceptable. This leaves many captive agents in a reactive mode—adjusting their strategies based on the carrier's shifting priorities.

In contrast, the shift to data-driven operations in the independent channel is reshaping what it means to be an insurance professional.

Independent Agents: Data as a Competitive Advantage

Independent agents own their books of business, and the tools and technology to nurture them.

With the rise of advanced CRM systems, marketing automation, AMS, and predictive analytics platforms, independent agents (IAs) are now capable of running highly sophisticated operations. These tools provide the kind of insight that large carriers once held close, giving IAs the ability to:

- **Segment customers** by risk profile, policy type, and lifetime value
- **Identify cross-sell and upsell opportunities** with predictive modeling
- **Automate outreach and marketing campaigns** based on behavior triggers
- **Track retention risks** through sentiment analysis and engagement scores

According to research published by Insurance Thought Leadership, digital engagement, especially across multiple channels and augmented by use of data, has become critical to client satisfaction and retention. In a study of 250,000 insurance customers, firms that effectively leveraged multichannel strategies saw significant improvements in renewal and loyalty metrics. Independent agents using customer data and marketing automation are uniquely positioned to deliver the kind of personalized, proactive communication today's clients expect—boosting both retention and long-term growth.

Examples of Tools Changing the Game

Several technology platforms are specifically designed for independent agents, giving them control over their data and insights. A few examples:

- **DONNA®ai** (now part of SIAA and rebranded as AgencyIQ – powered by SIAA): Uses AI to generate retention scores, identify leads in an existing book of business, and provide real-time agency performance metrics.
- **HawkSoft & Applied Epic:** Leading agency management systems that centralize customer data, policy information, and communications, making strategic analysis easier.
- **Neon:** A CRM solution built for insurance agencies that helps track client behavior and integrates with data lakes for custom reporting.
- **InsurTech marketing platforms:** Tools like Advisor Evolved or Agency Revolution allow independents to create personalized marketing workflows using client data.

These platforms enable true business intelligence. They answer questions that captive agents can't even ask: Which clients are most likely to leave? Which carriers deliver the best loss-ratios? Which customers are ready for a premium policy upgrade?

Why This Matters in 2025

The insurance landscape in 2025 is increasingly shaped by external pressures: rising reinsurance costs, the acceleration of climate-related losses, changing consumer expectations, and the entrance of digital-first competitors.

In this environment, the ability to make real-time, data-informed decisions is critical. Agencies that rely solely on carrier direction will struggle to keep up. Those with full visibility into their operations, clients, and market opportunities will not only endure but thrive.

Independent agents are positioned to:

- **Shift carriers quickly** if one becomes uncompetitive
- **Personalize communication** based on real-time behavior
- **Optimize profitability** by analyzing loss trends across markets
- **Deploy AI** to support quoting, service automation, and claims follow-up

Captive agents, meanwhile, often wait for a corporate update or a change in guidelines—reacting rather than leading.

Shifting Client Expectations

Today's policyholders, especially Millennials and Gen Z, expect more than just coverage. They expect:

- Fast, digital service
- Proactive communication
- Personalized product recommendations
- A seamless, Amazon-like customer experience

Independent agents who leverage data can deliver on those expectations. They are able to proactively reach out before a policy lapses. They can suggest coverage adjustments when major life events are detected. They can personalize a renewal message that includes cross-selling opportunities based on customer history.

Captive agents are rarely afforded this level of integration or agility.

Ownership Brings Opportunity

When you're a captive agent, you may feel like you own your business. But if you don't control the customer data, the technology stack, or the decision-making, you're managing someone else's strategy.

Independence isn't just about writing with multiple carriers. It's about owning your future: your brand, your processes, your growth.

As AI continues to reshape insurance, agents who can fully access and utilize their data will be the ones who outperform, outmaneuver, and outlast. The tools are here. The moment is now.

Doug Coombs (douglas.coombs@siaa.com) serves as the Executive Vice President and Chief Marketing Officer at SIAA–The Agent Alliance, where he leads all marketing initiatives and activities. With over 30 years of marketing leadership experience, Doug has been instrumental in enhancing SIAA's brand awareness and value. Beyond his role at SIAA, Doug has contributed articles to various industry publications and hosts SIAA's podcast series, "Insurance Agents Talk Shop." To learn more about SIAA, please visit siaa.com.

Mastering the Independent Agent Mindset: Keys to Leadership, Growth, & Success

ASNOA

Success as an independent agent goes beyond sales—it's about adopting the right mindset to lead and grow your agency. Shifting from seeing yourself as a producer to embracing the attitude of a CEO can unlock new potential you didn't know you had. A growth mindset, combined with peer collaboration and embracing new technology, can drive longterm success for your business. Here are some practical ways to lead with purpose, stay resilient in hard markets, and leverage community connections for a thriving agency.

Embracing a Growth Mindset

A growth mindset is the foundation for longterm success. Rather than viewing challenges as roadblocks, successful agency owners see them as opportunities to learn and innovate. Developing this mindset involves:

- **A Commitment to Continuous Learning:** This can involve regularly attending industry-related workshops, webinars, and conferences. It may also mean pursuing certifications like CIC (Certified Insurance Counselor) and CRM (Certified Risk Manager) to expand upon your expertise.
- **Developing Resilience:** Accept that setbacks and failures are part of growth—view them as stepping stones rather than roadblocks. Use setbacks, like lost accounts, as motivation to analyze and strengthen your retention strategies.
- **Encouraging a Growth Culture:** Foster an environment where team members feel comfortable sharing new ideas and strategies. You may also opt to provide access to online learning platforms, webinars, and mentorship programs. Encourage employees to earn professional designations and reward employees for taking initiative.

Be open about your own growth journey and how you've developed as a leader. Encourage constructive feedback and open discussions on what's working and what needs improvement. Reinforce the idea that learning is a continuous journey, not just a one-time event.

Leveraging Peer Collaboration and Mentorship

No independent agent succeeds in isolation. Surrounding yourself with like-minded professionals can provide invaluable insights that help you think strategically and lead your agency with long-term vision. Here are some ways to do just that:

- **Join Mastermind Groups:** Mastermind groups bring together agency owners to discuss challenges, share solutions, and hold each other accountable. These groups provide a structured way to gain fresh perspectives and learn from others who have successfully scaled their agencies.
- **Participate in Industry Associations and Conferences:** Organizations like the Big "I" (Independent Insurance Agents & Brokers of America), PIA (Professional Insurance Agents), and local insurance groups offer networking and leadership training.
- **Seek Out Mentorship and Coaching:**

Connecting with an experienced insurance agency owner can provide valuable guidance on scaling an agency. A mentor can help identify blind spots, offer leadership strategies, and share personal experiences of transitioning from producer to CEO.

- **Learn from High-Performing Peers in Other Industries:** Networking with entrepreneurs in different industries can help you gain a better understanding of leadership, marketing, and operational efficiency. Business owners in real estate, finance, or technology can often share valuable insights into scaling a company and building strong teams.

Engaging in industry groups, mastermind sessions, or local networking events can offer fresh perspectives and provide access to proven strategies and best practices. It can also create opportunities for strategic partnerships and referrals.

Embracing Technology for Efficiency and Growth

Technology is revolutionizing the insurance industry, and agencies that leverage it effectively can gain a competitive edge. Key areas to focus on include:

- **CRM and Automation:** A CRM like AgencyBloc, HawkSoft, or Zoho CRM can help track leads, automate follow-ups, and manage client relationships. Automating reminders for policy renewals and client check-ins improves retention and customer satisfaction.
- **AI-Powered Analytics:** Predictive analytics tools help agents assess client risk profiles and offer tailored coverage. Analyzing client data allows for personalized marketing strategies, improving conversion rates.
- **Digital Marketing Tools:** Client self-service portals let policyholders manage accounts, file claims, and access documents online. Live chat and virtual consultations via Zoom or Microsoft Teams provide convenient client communication.
- **Marketing Strategies:** SEO-optimized websites help attract organic leads by showcasing expertise and services. Social media automation tools can schedule and manage content effortlessly. AI-driven email marketing helps to personalize outreach and nurture leads.

These technologies can help independent agents enhance efficiency, provide a better client experience, and position their agencies for sustainable growth.

Taking Charge of Finances and Profitability

Taking charge of finances and profitability is a critical step for independent insurance agents transitioning from a producer mindset to a CEO mindset. Instead of focusing solely on selling policies, successful agency owners prioritize financial management, longterm profitability, and sustainable growth.

- **Track and Analyze Key Financial Metrics:** Break down income sources (commissions, fees, renewals, etc.) to identify growth opportunities. Assess income versus expenses to ensure sustainable profitability.
- **Develop a Scalable Pricing Commission Structure:** Ensure commission splits are structured to reward producers while maintaining agency profitability. Evaluate compensation plans to balance incentives with long-term financial stability.
- **Build a Strong Budget and Cash Flow Plan:** Create an annual budget that aligns with business growth goals. Track cash flow to ensure the agency has enough reserves for expansion and unexpected downturns. Identify unnecessary expenses and optimize operational costs.
- **Diversify Revenue Streams:** Expand into niche markets like Excess & Surplus (E&S) lines, cyber liability, or business insurance. Offer additional services like risk assessments or policy audits for consulting fees.

Taking a proactive approach to financial management can help independent agents shift their focus from short-term sales to building a profitable, scalable business.

Hiring and Building a High-Performance Team

Instead of handling everything alone, successful agency owners delegate, develop leaders, and create a culture of accountability.

- **Define Your Agency's Vision and Core Values:** Establish a clear mission and set of values that guide decisionmaking. Communicate this vision consistently to ensure alignment among team members.
- **Hire Strategically for Growth:** Hire individuals who share your agency's culture and longterm goals. Identify roles that will improve efficiency, like customer service reps and account managers. Also, look for team members with complementary skills, like sales, operations, and digital marketing.
- **Delegate Responsibilities to Focus on Leadership:** Transition from handling sales personally to empowering producers to take the lead. Focus on strategic planning, carrier relationships, and business development.

By building a strong, high-performance team, independent insurance agents can step into the CEO role, focusing on strategy and longterm business success.

Final Thoughts

Transitioning from producer to CEO isn't just about scaling your business—it's about leading with vision, strategy, and resilience. By adopting a growth mindset, collaborating with peers, embracing technology, and strengthening community ties, you can build an independent agency that not only survives but thrives in the ever-evolving insurance landscape.

Agency Succession Planning and Corporate Ownership

Dirk Beamer

As an Allstate Agency Owner, it is important to your family and you that you plan for the eventual transition of your agency to your designated successor or to a third-party buyer following your death or incapacity. Allstate retains broad discretion to terminate its Exclusive Agency Agreement, to approve or disapprove any proposed recipient of the economic interest in an Allstate agency, and to modify its policies and procedures. For this reason, no Agency Succession Plan is airtight. Still, taking proactive steps makes it far more likely things will play out as planned.

No single plan makes sense for every Agency Owner. And what makes sense today may not make sense tomorrow. Most agents, however, want to be in the position either to: 1) transfer the economic interest in your Allstate Agency Agreement to someone within your family (i.e., retain the agency); or 2) sell the economic interest to a third-party without the pressures of a "fire sale."

You should have regular communication with your family, your agency staff, your professional advisors, and anyone you anticipate will be involved in transitioning your agency to ensure goals and expectations are aligned.

Sole Proprietorship vs. Corporate Agency

Allstate contracts with Agency owners primarily through one of two different Exclusive Agency Agreements: the R3001S and the R3001C.[1] The former denotes an agreement directly with the individual agent or "key person." The latter reflects an agreement between Allstate and a corporate entity (whether a C corporation, a sub-chapter S corporation, or a limited liability company) with the entity designating its key person.

Whether to enter the S or C version of the Exclusive Agency Agreement is up to the Agency owner, but it is a serious decision with various tax implications. It also impacts succession planning. According to the EA Independent Contractor Manual (at page 32 of the October 25, 2022, edition), the R3001 Agreement will terminate automatically upon, among other things, "Your death or permanent incapacity."

Termination upon death places the R3001S Agency owner's succession plan at a serious disadvantage. This is because, according to the R3001S, authority to interact with Allstate moves to the (now deceased) key person's executor or personal representative. That person has a limited ninety-day window to seek to transfer the economic interest. Otherwise, the sole benefit left for the deceased agency owner's estate is any available termination payment. While the deceased Agency owner may have identified his chosen executor, that person must formally petition the local probate court for letters of authority designating him or her as executor. All the while, valuable time ticks off the clock.

Making matters worse, when a R3001S Agency owner dies, his insurance license (and the agency's license) dies with him, leaving the agency unable to operate and unable to receive ongoing commissions.

By contrast, an agency owner operating under the R3001C enjoys more options for succession planning. As explained in the Manual:

> *For an agency who uses the C version of the R3001 Agreement, the agency may make a request to replace the Key Person upon the death of permanent incapacity of that individual. Agency must provide written notice to the Company of its intent to replace the Key Person within 30 days of the death or permanent incapacity. Agency shall have 90 days*

from the date Key Person dies or is permanently incapacitated to replace the existing Key Person with a new Key Person approved by Allstate. Agency must continue to meet all licensing requirements and obtain approval for the business to be serviced by a Licensed Sales Professional until a new Key Person is approved.

Because of this considerable advantage, most Agency owners should:

1. Operate under the C version of the R3001 Agreement; and
2. Obtain a corporate license for the corporate entity that contracts with Allstate.

Agency owners who choose to operate under the S version of the contract should make sure plans are in place to quickly open a probate estate, name an executor, and market the economic interest for sale.

Conclusion

Succession planning takes time, money, and hard work. Failing to plan will cost more time, more money, and more hard work, and quite possibly still result in a poorer outcome.

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.

1 Some agency owners who entered their agreements prior to 2000 may operate under the R3001 (sole proprietor) or R3001A (corporate entity).


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Expanding Horizons: The Benefits of Growing Your Agency through Commercial Lines

PGI

In the competitive world of insurance, growing an agency isn't just about adding more clients—it's about building resilience, increasing revenue, and establishing a strong market presence. While many agencies focus heavily on personal lines, those that embrace commercial lines often find themselves unlocking new opportunities for sustainable growth. Rest assured, if you've never pursued commercial lines, now is the best time, as access to quality education and training has never been better, technological advances make quoting and servicing easier than ever, and business owners continue to need quality advisory and risk management services.

Here's why expanding your agency through commercial insurance can be a game-changer—and how **Premier Group Insurance (PGI)** helps agents build a thriving and profitable commercial insurance practice.

1. Greater Revenue Potential

Commercial policies tend to have higher premiums than personal insurance, translating into greater commissions and long-term profitability for your agency. Unlike auto or home insurance, where policies can be relatively small, businesses require comprehensive coverage for liability, property, workers' compensation, cyber threats, and more—creating multiple avenues for sales and renewals.

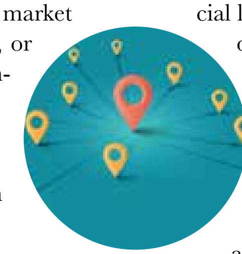
Additionally, commercial accounts (if they are successful businesses) tend to grow over time. As companies grow, their sales increase, and they add more employees, equipment, vehicles, buildings, etc. This means the account you win today will increase in premium tomorrow due to the exposure, not carrier rates. This increases the long-term value of the client and revenue return to your agency.

2. Improved Client Retention & Long-Term Relationships

Business owners look for stability in their risk management advisor and insurance providers. Once you earn their trust, they are far less likely to switch agencies compared to individual consumers who often shop around for lower rates. A commercial client typically brings repeat business and multiple policies, fostering long-term relationships that strengthen retention rates.

3. Diversification Reduces Risk

Depending solely on personal lines can leave an agency vulnerable to market fluctuations, regulatory changes, or economic downturns. By branching out into commercial insurance, your agency diversifies its portfolio, ensuring a steadier stream of income even when consumer spending tightens.



4. Expanding Market Reach

Commercial insurance opens doors to various industries, including retail, manufacturing, technology, healthcare, and more. This diversification provides opportunities to work with businesses of all sizes, increasing your exposure and client base.

This also makes the business of insurance fun and exciting. Having the ability to work with varied risks and industries means there is always a new project to work on or insurance program to develop. This can break the monotony of simply quoting homes and autos over and over. This is why I hear from so many agents who have pivoted to commercial lines that "insurance is fun again".

5. Increased Cross-Selling Opportunities

A business requires multiple types of insurance coverage, creating ideal opportunities for bundling and cross-selling policies. For example, an employer purchasing workers' compensation insurance may also need general liability, cyber insurance, or commercial auto coverage—allowing your agency to maximize its offerings.

6. Future-Proofing Your Agency

As industries evolve, the demand for specialized commercial insurance—such as cyber liability and environmental risk coverage—continues to grow. Agencies that build expertise in these areas position themselves ahead of the curve, ready to meet emerging market needs.

7. Premier Group Insurance: Your Partner in Commercial Success

For agents looking to break into commercial lines or enhance their existing book of business, Premier Group Insurance (PGI) offers industry-leading support and resources to ensure success. PGI equips agents with:

- **Best-in-Class Education & Training** – Learn the intricacies of commercial insurance with comprehensive training programs designed to build expertise.
- **Dedicated Business Consulting** – Access hands-on guidance from industry experts who provide strategic support tailored to your agency's growth.
- **Elite Carrier Partnerships** – Gain access to top insurance carriers with a wide range of commercial coverage options, ensuring you can confidently write almost any business.

With PGI, agents don't just sell commercial insurance—they master it, growing their agencies into well-established, profitable businesses.

Final Thoughts

While expanding into commercial lines requires specialized knowledge, carrier partnerships, and dedicated prospecting efforts, the long-term benefits far outweigh the challenges. With Premier Group Insurance guiding the way, agents receive world-class training, expert consulting, and access to top-tier carriers—giving them the competitive edge they need to grow a thriving and profitable commercial insurance practice.

If you're looking to take your agency to the next level, now is the time to explore the possibilities that commercial lines can offer. The potential for growth is vast—it's just a matter of seizing the opportunity.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The Essential New Hire Onboarding Checklist for Employers

Paychex

Bringing someone new onto the team is more than just handling forms and saying hello. It's your first real opportunity to show them what it means to be part of your organization—and to lay the groundwork for their long-term success and sense of belonging.

A new hire onboarding checklist can make all the difference in today's workplace, especially with so many teams working remotely or in hybrid setups. When done right, the employee onboarding process can help new hires feel confident, connected, and ready to contribute. It builds trust, clarifies expectations, and shows employees they're supported from day one. That early investment in your people can pay off with stronger engagement, faster ramp-up times, and better retention.

Is an Employee Onboarding Checklist?

An employee onboarding checklist is a structured list of tasks designed to guide new hires through the first days, weeks, and months of their employment.

It includes things like paperwork, setting up systems, meeting coworkers, and learning how the job gets done. The purpose is simple: give people the tools, information, and support they need to get started and feel like they belong.

Before the First Day

A pre-onboarding checklist gets your new hires ready and welcomed before they start. This practical step sets expectations early, builds momentum, and knocks out essential tasks like paperwork and account setup ahead of time. The payoff? Day one shifts from administrative headaches to real connections and cultural immersion.

Many onboarding steps can be completed before day one, especially when there's a gap between offer acceptance and the start date. With the right onboarding software, new employees can review training materials, explore company resources, and sign required documents in advance. Just be mindful of wage and hour laws. Depending on employee classification, location, and other factors, time spent reviewing materials or completing forms before the first day may be compensable.

Before your new employees show up, handle the backstage stuff. Sort out the forms, computers, and other gear ahead of time. Their first day will go smoother, and they can focus on learning their role.

Preboarding Checklist

Here are a few steps you may want to complete before a new hire's first day:

- Send a welcome email with key details (start date, dress code, schedule)
- Set up employee accounts (email, internal systems, HR tools)
- Complete paperwork (tax forms, background checks, direct deposit)
- Share company resources, including your employee handbook
- Prepare and ship equipment if working remotely (laptop, access credentials)
- Notify team members and relevant departments about the new hire's start date

During the First Day

Day one throws a lot at new people—names, systems, and job expectations all at once. Having a clear plan may reduce the likelihood a new hire will feel overwhelmed and helps create a smooth beginning. It shows your new hire that the team is organized and invested in helping them do well.

Day One Onboarding Checklist

Here are a few steps to complete on the new hire's first day:

- Greet the new hire and tour the workspace (or virtual tools)
- Complete any remaining paperwork, such as forms or benefits enrollment
- Clarify which forms were already submitted during preboarding and which still need to be completed
- Assign a mentor or onboarding buddy for the first week or two
- Introduce the new hire to their team and key stakeholders
- Review job responsibilities, initial projects, and expectations
- Share an overview of the company's mission, values, and culture
- Discuss your brand identity and what sets your company apart
- Review the training schedule and set meetings with key team members
- Schedule a team lunch or virtual coffee to help the new hire start making connections

During the First Week

The first week sets the tone. It's when new hires start learning how things get done, where they fit in, and who they can turn to for support. When there's a clear plan in place, it's easier for them to feel included and ready to dive in.

Week One Onboarding Checklist

Here are a few key steps to guide your new hire through their first week:

- Set up orientation sessions covering company culture, policies, and benefits
- Set up a meeting with the manager(s) to clarify role expectations and short-term goals
- Invite them to team meetings and to take part in one-on-ones with key collaborators
- Begin training for systems, tools, and internal workflows
- Set expectations around your team's communication (meetings, online chats)
- Walk through your company org chart or team structure
- Introduce employee resource groups, social committees, or affinity groups

- Provide access to past project examples or team deliverables for context
- Schedule informal meet-and-greets or virtual coffees with other departments
- Complete any required compliance training or certifications
- Schedule a check-in with HR to address questions or concerns
- Assign a mentor or onboarding buddy if not already in place

During the First Month

By the end of the first month, a new hire should have a solid grasp of their role and be settling into the team. This is a good time to check in, talk through what's going well, and look for ways they can take on more responsibility.

Month One Onboarding Checklist

Here are a few key steps to support your new hires during their first month:

- Have them review short- and long-term performance goals with the manager
- Schedule a progress check-in to offer feedback and answer questions
- Have them complete remaining training sessions or required certifications
- Encourage them to begin contributing to team projects, deliverables, or client work
- Invite them to company-wide or department-level meetings to stay informed
- Hold team-building activities, in-person or virtual
- Provide access to ongoing learning and development resources
- Introduce employee feedback tools (e.g., pulse surveys or engagement check-ins)
- Reinforce core values and how they show up in everyday work
- Encourage reflection: What's going well? What's unclear? What's next?

Ongoing Support and Development

Onboarding doesn't end after a few weeks—it should evolve into a long-term employee onboarding plan that supports growth, engagement, and retention. An effective, ongoing onboarding strategy includes regular feedback, development opportunities, and a clear sense of how each employee fits into the bigger picture.

Ongoing Onboarding Checklist

For your work-from-home or hybrid staff, provide a setup guide that covers tech equipment, team introductions, and communication methods. Include things like:

- Schedule quarterly check-ins focused on career development and goals
- Provide ongoing access to training, certifications, and upskilling tools
- Encourage participation in mentorship programs or peer coaching
- Offer opportunities for cross-training or stretch assignments
- Continue regular feedback sessions with the manager
- Share updates on company initiatives, team priorities, and role alignment
- Keep employees engaged with ongoing team building or wellness activities
- Use employee engagement surveys or check-ins to gather feedback
- Revisit and track individual performance goals regularly
- Encourage managers to share internal mobility opportunities or career paths

Remote and Hybrid Onboarding

Remote and hybrid setups give employees more flexibility but can make it harder for new hires to feel included and supported. Without face-to-face interaction, it's important to be clear, consistent, and intentional. A solid remote onboarding checklist helps new team members feel connected, even if they're working from another location.

Remote and Hybrid Onboarding Checklist

Support your remote or hybrid hires with a new hire checklist that balances tech setup, team connection, and clear communication:

- Send equipment and tools before the start date (laptop, headset, software logins)
- Schedule a virtual welcome meeting with their manager and direct team
- Provide access to the employee handbook, training schedule, and online onboarding documents
- Set up virtual training sessions for tools, systems, and company workflows
- Use video calls for daily or weekly check-ins during the first few weeks
- Create space for informal interactions, like virtual coffee chats or online messaging tool intros
- Introduce the company culture through videos, team stories, or values-based content
- Assign a remote onboarding buddy to answer questions and offer support
- Clarify communication norms—when to email, ping, or schedule a call
- Keep remote employees looped in on company news and team updates

Legal Requirements and Compliance

Employers must give new hires the proper documents and collect signed forms to follow rules at every level—federal, state, and local. A simple checklist can keep the process organized and help to avoid things getting overlooked.

For more on required forms and notices, see the Paychex guide to reviewing key forms during new employee orientation.

New Hire Document Checklist

This checklist helps ensure you've collected and organized the necessary paperwork. Getting it done immediately shows new employees that your company takes compliance and preparation seriously.

- Complete Form I-9 (Employment Eligibility Verification)
- Complete Form W-4 (Employee's Withholding Certificate)
- Complete state tax withholding forms, if applicable
- Provide ACA (Affordable Care Act) notices, as required
- Provide new hire notices (check state and local requirements)
- Provide a direct deposit form
- Distribute the employee handbook and confirm receipt

Optional Documents

Some employers include additional documents that go beyond legal requirements in the new hire folder. These documents can help to clearly explain responsibilities, protect the business, and prevent misunderstandings. Examples include:

- Non-disclosure or confidentiality agreement, depending on the nature of your business, the location of the business, and the employee's position. Legal counsel should draft and review these agreements and can help ensure confidentiality, as well as formally notifying employees that business-related products and intellectual property belong to the company.
- A non-compete contract is between an employee and an employer, where the employee agrees not to compete with the employer or work for a direct competitor for some time after the employee leaves or is terminated. Legal counsel should also draft and review these agreements.
- Emergency contact information in the event of an employee's injury, medical crisis, or other unforeseen situation.
- Signed acknowledgment of the employee handbook and policies. This certifies that your new employee has read and understands your company's policies and procedures and agrees to abide by them.
- Document receipt of any company property issued to the employee, such as uniforms, technology, security badges, or other equipment, to keep records clear and avoid misunderstandings down the road.

Contact us for more information: NAPAA@paychex.com

Moving from Captive to Independent? SBA May Be The Way

Patrick Burns

If you've been working a captive agency for the last 2 years, or the last 20, you may have thought once or twice about moving to the freedom of an Independent brokerage. The transition makes sense at some point in one's career. Let's review some reasons why and how to make this easier.

Not many go from an LSP or an Office Manager straight to an Independent agency owner. There's a lot of moving pieces in an Independent agency and that can be daunting if it's your first go. Carriers, contracts, lines, policies, marketing and advertising—there's a lot.

And not to mention financing! If you did start scratch, you likely clawed your way to where you are now. But if you are a first-time buyer and first-time owner asking a Lender to finance an independent brokerage, you may not get very far. That's a super risky move for the Lender.

Lenders look at Captive vs Independent very differently. I won't go into all the boring details between the two (know your audience). But I will give you an idea of how lenders look at these when it comes to financing and approvals:

CAPTIVE: Mostly turnkey. National advertising platform. Easily recognizable brand. Operational SOPs already in place, no matter where you're located. Highly focused on the easy renewals. Quite a bit of back-end support on "how to run" your agency (you'd assume!). Plug and play with staff.

These are things that the Lender likes for first-time buyers: consistency and ease. If you're a good salesperson and Allstate approved with some cash in hand, you can borrow the rest and walk right in. Literally "turn the key"—you're practically approved.

INDEPENDENT: Not so turnkey. National advertising on a carrier brand, but not your agency. SOPs are more in-house. Carriers and lines vary by geographic location. Ability to sell other products and lines, but some of those might be high risk. Not a lot of backend support on how to run your operations; it's yours and yours alone. Staffing is much harder to source. Experience needed…it's practically a must.

See, these are what the Lender sees in Independent. And a Lender must determine their risk. If you're a first-time buyer, with no insurance experience looking to borrow $1,000,000 to purchase an Independent agency, I can tell you your chances might not be great. That said, a Captive agency might be the perfect fit at that time, for the exact reason above.

But now, we're full circle in this article; are you ready to move away from Captive into Independent? Do you have a few years under your belt? Do you recognize how to do your marketing? Have you managed a staff of sales and service? Have you saved a bit of cash? Are you prepared? If so, NOW you're ready! And the SBA may be the way.

In my previous articles I've explained the huge differences between a Conventional lender and an SBA lender. I won't rehash those points, but in a very quick recap it's this: a Conventional lender works from loan to value, an SBA lender works to cash flow. The SBA will be easier on you if there is a relocation, lack of net worth, sub 700 credit score, diversity of the book, size of book, among others.

So you're ready to move, but what should you do now? Here's a few quick bullets to help move forward.

Selling Your Book

Trust me, I get it: I've been working with Allstate owners for nearly ten years. I understand that Allstate agency owners want to get the most for their asset as they can. They were told that by FSLs over the years, "your book is worth a $1,000,000!"

But times have changed, and three and four times multiples of revenues just aren't there anymore.

To be honest, it's closer to two times revenue. Why? Because renewal revenues are down. Not the fault of the Owner, it's the fault of the captive model. Cashflow just isn't like it used to be, and a seller has to see that for what it is. A successful captive owner told me once, "You make your money when you own the book, not when you sell it".

So, my advice to a seller is: please come to a fair and reasonable your asking price. You can try to get more than it's valued, but if you're not top tier, killing it, hitting VC consistently, not bonusing every single year, and maybe you're even declining, you likely not get what you think.

I have done the research, and it's closer to two times multiple of revenue, 1.2 times TPP—and that's just the collateral value—not what the Lender will lend. Could you get more? Sure, absolutely! There are always exceptions, but if you are ready to move away from Captive and into Independent my suggestion from the Lender side is: price it where it will sell, not where you think it should be.

Due Diligence

As any good broker will tell you, getting your action items in order is a huge piece. Finding a book might honestly be the toughest part, but once you do, be ready to move. This includes things like: do you have the capital to put as a down payment or for working capital to make the transition easier? A Conventional Lender may require as much as 20% cash down. The SBA? 5%. A Conventional doesn't usually provide working capital at the time of acquisition. The SBA prefers to do so. So take a look at your cash on hand, because you may need it.

Have a résumé with your experience lined up and ready to go. FYI, this weighs heavily with the Lender's Committee, more than you may think. We don't want to lend money to someone who doesn't know what they're doing! But this is why moving from Captive to Independent makes so much sense. You've cut your teeth in the space, you have managed books and staff, you do know what it is like to handle your own marketing. Highlight this in a short and brief resume really does help.

Be realistic in the transition. Are you moving ten miles away? Or are you moving ten states away? How will that transition happen? Do you need to sell a home, rent a space? Can you get the carrier assignments? What's the book consist of and are you ready to manage that? All of these questions will come up with the Lender/Underwriter, so be prepared to have answers in place. Being unprepared in the transition is a huge reason deals don't get approved. Have a Business Plan in place, as every Lender will require it.

If you are ready to make the move from Captive to Independent, congratulations! This is what you've worked so hard to do, and the reward is certainly there.

Patrick Burns, SVP SBA Lending 469-744-8121 PBurns@umwsb.com Patrick is an SBA lender for the last 23 years, specializing in insurance. He relentlessly pursues ways to build the best financing solutions for his clients and believes in a team approach for each step, so clients understand the process and ultimately close the loan quickly.

Finding Your Perfect Franchise Business

How Consultants Help You Navigate the World of Franchising to Maximize Your Franchise Potential

Richard Pope

Franchising is one of the most exciting paths to entrepreneurship, offering a proven business model and instant brand recognition. However, not all franchises are created equally, and finding the right fit—both operationally and financially—requires strategic guidance. That's where franchise consultants come in.

A franchise consultant helps prospective franchisees navigate the decision-making process by offering insights, connections, and recommendations based on experience. They do not review legal documents but instead provide essential resources, including access to attorneys, funding specialists, and franchising experts. With their help, aspiring franchise owners can confidently select a business that aligns with their financial goals and personal ambitions.

Let's explore some of the lesser-known aspects of franchises and the pivotal role franchise consultants play.

1. Franchise Consultants Help You Find the Right Fit

One of the biggest challenges in franchising is selecting a business that suits your strengths and long-term vision. Many prospective franchisees focus on big-name brands, but an experienced consultant expands the search beyond the obvious choices, helping match candidates with less well-known yet highly profitable opportunities.

Key factors consultants consider when recommending a franchise include:

- Preferred level of involvement—hands-on operation vs. semi-passive ownership
- Financial capacity, including total investment and expected return
- Market demand, demographics, and expansion capability—ensuring the franchise aligns with current trends and future growth potential

By taking a personalized approach, consultants prevent franchisees from rushing into a decision based solely on brand recognition.

2. Consultants Provide Access to Essential Resources

Starting a franchise requires extensive preparation, from securing funding to understanding operational logistics. Franchise consultants connect potential franchisees with experienced professionals, including:

- **Attorneys** – For reviewing franchise agreements and ensuring legal compliance
- **Funding specialists** – To help secure loans, financing, or investment strategies
- **Industry experts** – Providing insights into competitive markets and operational efficiency

Having access to these resources ensures franchisees make informed, strategic decisions before committing.

3. Consultants Guide You Through Financial Considerations

Owning a franchise comes with costs beyond the initial investment. While consultants don't review documents, they help franchisees understand major financial components such as:

- **Franchise fees** – The upfront payment required to join the franchise network
- **Royalty payments** – Ongoing fees paid to the franchisor, typically based on revenue
- **Marketing fees** – Contributions to corporate advertising and branding campaigns
- **Operational costs** – Expenses related to staffing, equipment, and day-to-day management

By helping franchisees anticipate these financial commitments, consultants enable smarter budgeting and investment decisions.

4. Franchisors, Not Consultants, Conduct Market Analysis

One common misconception is that franchise consultants conduct market analysis to determine ideal locations. Franchisors conduct demographic studies to map their target markets. They assess customer bases, competition, and geographic expansion opportunities to ensure franchise locations are strategically placed.

A franchise consultant helps prospective owners understand how these factors affect their decision, but the in-depth analysis comes from the franchisor.

5. Franchise Consultants Offer Mentorship and Experience-Based Advice

Since consultants have experience working with a wide range of franchise models, they can provide insights that franchisors may not always disclose upfront. Their expertise helps franchisees make informed decisions by considering:

- Which franchises offer the best support systems
- The operational challenges specific to different industries
- The level of commitment required for various business models

Instead of simply relying on company brochures or sales pitches, franchisees benefit from unbiased recommendations grounded in real-world experience.

6. Consultants Encourage Validation and Peer Group Endorsements

Franchise ownership has its share of risks, and not every brand delivers on its promises. Without proper guidance, franchisees may encounter problems such as:

- Poor franchisor support and inadequate training
- Hidden fees that reduce profitability
- Business models that don't align with local demand

To mitigate these risks, franchise consultants encourage validation—connecting prospective owners with existing franchisees to gain firsthand insights. This process not only provides real-world perspectives but also helps franchisees build relationships with a peer group that can provide support and endorsements as they grow their business.

7. Consultants Assist in Long-Term Planning

Franchise success isn't just about launching the business—it requires long-term strategy. Many franchisees eventually expand into multi-unit ownership or diversify across different brands. Franchise consultants help plan for future growth by:

- Identifying scalable franchise opportunities
- Advising on best practices for managing multiple locations
- Connecting franchisees with resources for expansion

By focusing on sustainability, consultants help franchisees build lasting, profitable businesses.

Franchising is an exciting opportunity, but the journey from prospective owner to successful entrepreneur requires careful planning. A franchise consultant serves as a trusted guide—offering insights, connections, and experience-based recommendations. They don't review legal documents but instead help franchisees connect with essential resources, navigate financial considerations, and select a business that aligns with their goals.

8. How Much Do Franchise Consultants Charge for Their Services?

Franchise consultants provide valuable assistance to prospective franchise owners, guiding them through the complex process of selecting and establishing a franchise. Interestingly, the services of franchise consultants to candidates are free of charge. Candidates are not required to commit or obligate to anything other than maintaining communication throughout the process.

Consultants are compensated by the franchise companies themselves as part of their marketing and development budgets. This arrangement ensures that candidates can benefit from expert advice without incurring additional costs.

9. Typical Timeline and Steps Involved

The entire process typically takes between 4 and 8 weeks. Here are the steps involved:

- **Development of a Business Model:** Consultants work with candidates to develop a robust business model tailored to their goals and aspirations.
- **Selection of Franchise Options:** Consultants introduce 3-4 franchise options that align with the candidate's business model.
- **Investigation and Process of Elimination:** Candidates investigate each option and gradually eliminate those that do not meet their criteria until they arrive at the chosen franchise.
- **Legal Review:** A thorough legal review of the franchise documents is conducted to ensure all legal aspects are covered.
- **Validation:** Candidates connect with existing franchisees to gain firsthand insights and validate their choice.
- **Financing:** Consultants assist candidates in navigating financial considerations and securing necessary funding.
- **Discovery Day:** Candidates visit the corporate headquarters of the franchise company for a discovery day, where they learn more about the franchise and its operations.

Approval and Invitation – THE FINAL STEP

It's important to note that candidates cannot simply purchase a franchise until the franchise company approves them and extends an invitation to join their franchise network. This final step ensures that the candidate is the right fit for the franchise and that the franchise aligns with the candidate's goals.

In conclusion, franchise consultants offer a comprehensive range of services to prospective franchise owners, with no direct cost to the candidates. Their expertise and guidance can make a significant difference in the success of a franchise venture.

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 franchise process. Richard has worked at the highest levels of franchising for several corporate franchising giants and has traveled the world installing franchises. Richard lives in Scottsdale, AZ, and currently works with people from all fifty states. He would love to hear from you.

Richard can be reached direct at 480-575-2705, at rpope@franchoice.com or www.franchoice.com/RPope.

To book time with Richard, please go to https://calendly.com/rcpope.

June 23, 2025
NAPAA Board Meeting

June 24, 2025
A Reception with the NAPAA Board & Insurance Industry Leaders

including

Commissioner Mike Causey, *NC Dept. of Insurance*
Representative Chris Humphrey, *NC House of Representatives & Chair of the Insurance Committee*
Steve Allen, *NC Surplus Lines Association*
Geoff Allen, *NC Stamping Office*

napaa
National Association
of Professional Allstate Agents

above: images from the 6/23/25 Board Meeting in Durham, NC

right: Board outing of golf

below and to left: images from the 6/24/25 NAPAA reception

How to Rapidly Grow Your Agency: Three Key Considerations

Smart Choice

You've worked hard to organically build a successful agency one client at a time. But, as you may have noticed, organic growth is slow and gradual. When you gain one client, you may lose another, making it difficult to quickly accelerate—even with an ample supply of referrals.

If you'd like to bypass the two-steps-forward/one-step-back routine and leapfrog your agency's growth, it may be time to go beyond organic growth strategies.

Whether your next phase involves expanding your agency's reach or building your agency's value to orchestrate a richer retirement, it's important to know your agency's true value, how it stacks up against similar agencies in your market, and whether growth through acquisition is a viable option.

Valuation: What Is Your Agency Really Worth?

To you, your agency is priceless. However, to a potential investor, buyer or lender, your agency has an empirical value. Gaining an objective understanding of your agency's value can help you craft long-term strategies.

Don't make the mistake of assuming your agency is worth two to three times its annual earned commission. While that is a common "quick and dirty" calculation, there are many other factors at play that greatly influence your agency's value. Valuation methods vary, but typically involve the following:

- The **asset-based approach** totals all of your investments in the business.
- The **earnings value approach** focuses on the company's ability to generate cash flow in the future.
- The **market value approach** looks at the value of other similar businesses that have sold recently.

The reason for the valuation will determine the best method to use. Buyers are more interested in long-term growth, while lenders may be more interested in cash flow and financial stability.

To prepare for your valuation, gather financial statements going back three to five years, including balance sheets, tax returns, and revenue reports. Also be ready to answer questions about your agency, such as its organization structure, accounting, network agreements, and producer agreements.

Benchmarking: How Does Your Agency Stack Up?

Once you know how much your agency is worth, the next step is to determine how it compares to other agencies.

To achieve an unbiased comparison, you need to identify key metrics and then see how your numbers stack up against those of other agencies. For example:

- What are your sales expenses?
- What are your operating costs?
- What is your net profitability?
- Do you operate with a marketing-driven or a sales-driven financial model?

Once you answer these questions and see how other agencies fare, you'll know where you have room to improve.

Acquisition: When Does It Make Sense?

Acquisitions offer a much faster way to propel agency growth and build business value, but they can also be scary. It's hard to know when your agency is ready and many agency owners never proceed because they're concerned about cash flow.

While everyone's situation is different, it may make sense to proceed with an acquisition if you want to:

- Fast track growth,
- Expand into a new region,
- Add a new line of business, or
- Bring in a niche focus.

Whatever you do, don't sit on the sidelines because you don't think you can afford to acquire another agency. If you do your research, you might be surprised. There are many financing options available, even if you don't have a hefty sum sitting in your savings account.

Want to Learn More?

For a deeper dive into this topic, download the free Smart Choice white paper, "Benchmarking, Acquisition, & Succession Planning."

This insightful 12-page resource includes a step-by-step agency acquisition process guide along with links to webinars and consultants to assist with valuation and benchmarking, perpetuation planning and acquisition strategies. Get the crucial information you need to leapfrog your agency's growth and value!

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of Professional Allstate Agents

Check out all of our Member Benefits at https://napaausa.org/membership/membership-benefits/

It's Not Getting Easier: Why Insurance Agencies Must Act Now or Fall Behind

Berk Demirbulakli

Let's get real for a minute.

If your agency is falling short of goals—or worse, not even hitting your ABO minimums—you're not alone. But if you think things are going to turn around on their own, I have some bad news: **they won't**.

The old ways don't work anymore. Leads don't flow like they used to. Customers are harder to reach, harder to close, and more expensive to acquire. And while you're still quoting and hoping, smaller agencies are outmaneuvering you with smarter tools, tighter funnels, and faster tech.

So the question isn't "what happened?" It's "**what are you doing about it?**"

The Insurance Game Has Changed — Have You?

You used to run a few ads, buy some leads, and close enough deals to stay ahead.

Not anymore.

Google has changed the way ads work. Call-only ads are stricter, and across the board, ad formats are shifting. Unless you're verified, compliant, and updated with every policy, you're getting buried—or worse, rejected.

Meanwhile, your prospects don't answer the phone. They ignore your emails. They comparison shop in real time and, if you're not in front of them constantly, they go with someone else.

Bottom line: **the old system is broken**, and it's not coming back.

Why You're Not Growing (and Why It's Not Your Fault)

Every week I hear the same thing from agency owners:

- "My team's quoting, but we're not closing."
- "We're calling leads, but no one answers."
- "We're not even getting enough people to talk to."

It's frustrating. You're doing the work, but the results don't show. And here's why:

It costs more to get a customer than it did a year ago—and it takes more touches to close them.

If you're not leveraging automation, retargeting, and follow-ups, you're throwing time and money down the drain.

Here's What You Can Do Right Now

Let me break this down. If you want to survive, let alone grow, you have to start doing what actually works in 2025:

1. Get Your Google My Business (GMB) Page in Order

If your GMB listing isn't active and optimized, you're invisible.

Don't try to fix everything at once—Google will flag it. Start small:

- Update hours and business details
- Add a few recent photos
- Share a short post weekly
- Add your services (like "Home Insurance," "Auto Quotes," "Flood Insurance")

Tell people what you do, who you help, and why you're local. I hated that Allstate controlled my old GMB—so I started a new one. In just a few months, I had over 125 five-star reviews, and the phone started ringing.

Google wants people to stay on Google. Your GMB is how you show up.

2. Build (or Fix) Your Website

A pretty website with no traffic is like putting a billboard in the middle of nowhere.

You need a site that does three things:

- Loads fast
- Captures visitor info
- Turns clicks into calls

And most importantly, you need a way to get people to it. That's where ads and SEO come in. Without those? Your website is just another business card sitting in the dark.

3. Google Ads + Website + Automation = The #1 System in 2025

Let me break down the most powerful system working for insurance agencies today:

- Google Ads
- Sent to a conversion-optimized website
- Retargeted with 12 months of emails
- Followed up with voicemail drops

That's the playbook. And it works.

We're not talking about throwing money at clicks. We're talking about a machine that captures interest, nurtures prospects for an entire year, and gets them to call you. This isn't just marketing—it's insurance sales automation at the highest level.

If your team isn't following up for 6 months...9 months...even a year—you're losing deals.

But this system doesn't forget. It doesn't get tired. It doesn't drop the ball.

Google brings in the leads. Your website converts them. And then the automated drip campaign—backed by voicemail drops—keeps working the prospect until they either say yes or unsubscribe.

This is **the most effective, scalable way** to generate consistent quotes and new business in 2025.

And if you're not doing it yet? You're falling behind.

4. Reactivate the Leads You Already Paid For

You've already spent thousands on leads.

Don't buy more until you squeeze the value out of what you've got. With our system, every contact gets:

- **2 Voicemail Drops per Month**
- **5+ Emails per Month**
- **Timed Outreach across weeks and months**

This isn't a one-time blast. This is persistent, well-paced, strategic communication designed to wake up old leads and win back lost clients.

5. Protect Your Backyard—Or Someone Else Will

You may not realize it, but small agencies are running geo-targeted Google Ads in your ZIP code.

That means they show up when someone searches "auto insurance near me"...and you don't.

They're taking your quotes, your renewals, your walk-ins—all because they're visible. If you're not running local ads, you're not in the game.

Things Aren't Going to Get Easier—Only More Expensive

Let me be direct: **this is only getting harder**.

Lead prices are climbing. Carriers are trimming commissions. Consumers have more options than ever—and less patience. You might think next year will be better, but unless you change how you attract and convert business, next year will be worse.

The agencies that survive will be the ones who take action now.

I Got In When It Was Easier—I'm Thriving Because I Evolved

When I started, it was different. Less noise, more results. But as the market shifted, I adapted. And that's why I've grown, while others stalled.

Today, I run multiple businesses. I'm still an active Elite agency owner in Florida. I've built out systems for myself and now for agents across the country who want one thing: more leads, **more quotes, more business**.

This isn't theory. This is real, tested, proven execution.

Do Something Before You Can't Pay Staff

I'm not trying to scare you — I'm trying to wake you up.

If you don't act now, you'll be facing bigger problems soon:

- Missed minimums
- Staff attrition
- Shrinking book
- Cash flow problems

Don't wait until your revenue drops to panic. The smart move is to build systems now that keep the pipeline full, so you're not guessing where the next quote comes from.

Let's Fix This—Together

Here's what we set up for agencies just like yours:

- Google Ads that convert
- Conversion-ready websites
- GMB optimization
- Voicemail drops
- Email drip campaigns
- Old lead reactivation
- Lead capture automation

Whether you've got 200 clients or 20,000, this works—and we can scale it.

So let's talk.

Go to BigInsuranceLeads.com or shoot me an email directly at **berk@coachberk.com**. I'll walk you through exactly how to get back on track—or get ahead.

Berk Demirbulakli is the force behind CoachBerk.com and BigInsuranceLeads.com—two platforms transforming how insurance agencies grow and scale. With over two decades of experience in finance and private banking, including managing a $3 billion portfolio, Berk brings a results-driven approach to every agency he works with.

His journey from Wall Street to Main Street began after building and doubling the size of his Allstate agency in New Jersey before selling it and relocating to Florida with his wife and three children. Now based in Florida, Berk is an Elite Allstate agency owner and a digital growth strategist for insurance agencies nationwide.

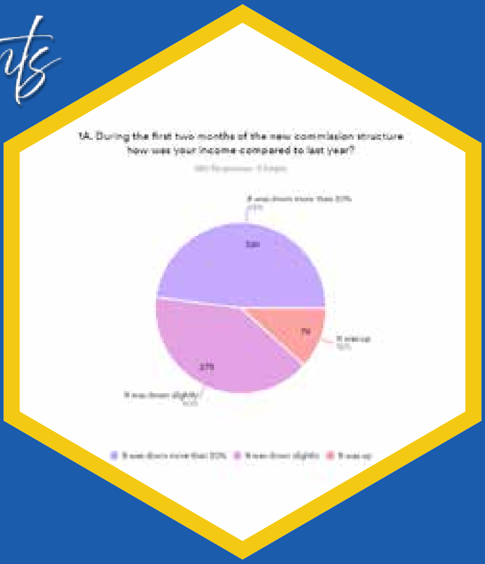
If you're ready to stop chasing leads and start building the business you deserve, visit CoachBerk.com or BigInsuranceLeads.com—or reach out directly to Berk at berk@coachberk.com.

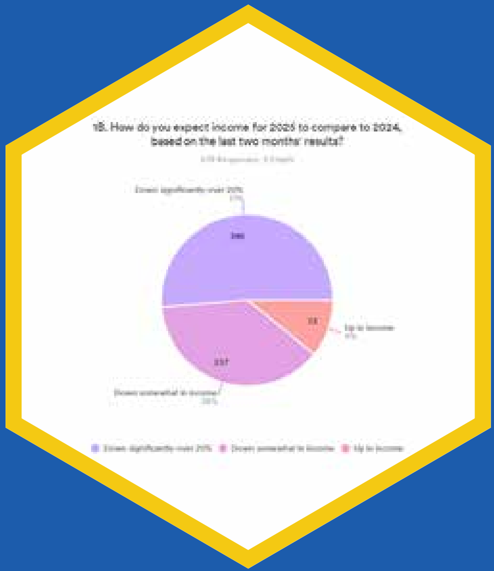
COMMISSION CUTS
TOUGH CHOICES
& A SHRINKING SAFETY NET

Key take-aways from NAPAA's March 2025 survey of Allstate Agents

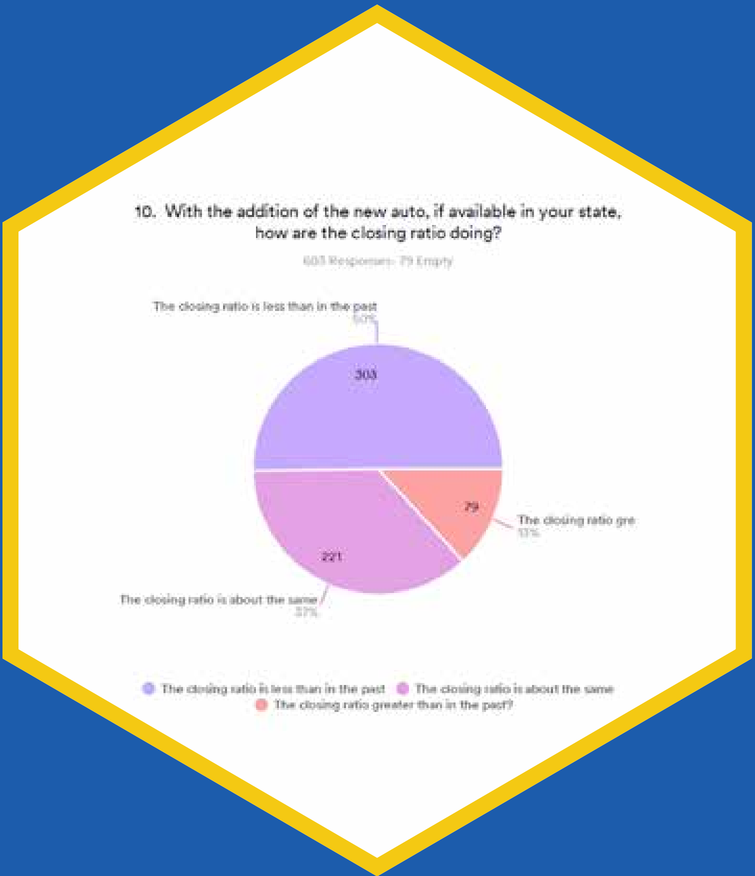
The income hit has been realt—and deep.

The survey's results tell a stark story. Agents are cutting spending, shelving growth plans, and considering the nearest exit—largely because they don't see a clear path back to profitability. NAPAA's voice is crucial right now: simplify the math, amplify agent concerns, and press Allstate for a structure that rewards, rather than penalizes, the very entrepreneurs who power the brand.





1 TAKEAWAY? THE NEW AUTO "BOOST" FALLS FLAT



- Nearly nine in ten agents have already lost money.
- 48% say their take-home was down more than 20% in the first two months under the new schedule; another 40% were "down slightly" Commission Report.
- A slim 12% managed any year-over-year lift.
- Looking ahead, 51% expect a full-year decline of 20% or more, while only 11% predict 2025 income growth
- Over half the field (53 %) is in "wait-and-see" mode before reinvesting; a third flat-out refuse putting further capital into their agencies

Agencies for Sale

ARIZONA

Flagstaff

Gary Chitwood
720.902.5200
Email: gchitwood@g-forceac.com
Annual Premium: $4,000,000
Asking Price: $1,200,000
Retention: 85%
Number of Licensed Staff: 3
Are you looking for a turn-key business opportunity with excellent growth potential, located in the highly desired state of Arizona? This established, $4,000,000 premium, agency is located in Flagstaff, AZ 86001. The agency owner has built an amazing business, will be retiring and looking for the right successor to take over the reins and continue growing. Flagstaff is an easy place to own a business, has a small town feel with a sense of community, and lofty mountain views. The median home price is $675,000, families represent 63% of the community, and 70% of residents own their homes. Look no further for a location with skiing at Snowbowl, highly rated schools, hiking in Grand Canyon National Park, convenient travel in and out of the Pullium Airport, and relaxing by Lake Mary. Flagstaff is an ideal location to live and work. Now is the time for you to find that work and family balance!

Fountain Hills

James Clarkson
480.276.6565
Email: james.w.clarkson@gmail.com
Annual Premium: $4,800,000
Asking Price: $1,400,000
Retention: 86.5%
Number of Licensed Staff: 3
An amazing opportunity in the affluent town of Fountain Hills, AZ, home to the world-famous fountain park. This is a 50-year-old award winning Elite Allstate agency with a 30% loss ratio and 86.5% retention. The agency also has over $1 million in premium with Ivantage and $500k of assigned policies at 2% commission. Total book size is roughly $6.5M. Agent is getting out of the property and casualty industry and looking to sell to the right buyer, as this has been a hometown family-owned agency since 1975. The median home listing price is approximately $820k, however there are a number of $1M plus homes in the area. Fountain Hills is a highly desirable area to live and own an agency. Please email for further information!

COLORADO

Denver

Gary Chitwood
720.902.5200
Email: GChitwood@G-ForceAC.com
Annual Premium: 6,100,000
Asking Price: $1,585,000
Retention: 80%
Number of Licensed Staff: 3.5
Premium Volume: $6,100,000
Turnkey Operation: Established processes, staff, and client base in place
Growth Potential: Denver's strong economy and demographics offer significant opportunities for expansion
A Thriving $6.1 Million Premium Insurance Agency in Denver, Colorado
Opportunity to acquire a thriving $6.1 million premium insurance agency in Denver, Colorado, a highly desirable and rapidly growing market. This well-established agency presents a turn-key opportunity for a motivated buyer seeking immediate cash flow and significant growth potential. The current owner is retiring after building a successful business and is seeking a suitable successor to continue its positive trajectory. This is a rare opportunity to acquire a successful insurance agency in a thriving market. Serious inquiries only. Contact Gary Chitwood at GChitwood@G-ForceAC.com or (720) 902-5200 for more information and to schedule a confidential discussion.
Owner Transition Support: The current owner is committed to a smooth transition

Denver

Gary Chitwood
720.902.5200
Email: GChitwood@G-ForceAC.com
Annual Premium: $6,700,000
Asking Price: $1,450,000
Retention: 87.09%
Number of Licensed Staff: 2 + owner
This established $6,700,000 premium agency is located in a highly sought-after area east of Denver. Founded over 30 years ago, the agency has grown an amazing book of business with high retention. The owner will be retiring and is looking for the right successor to take over the reins and continue growing with the existing highly experienced staff. The Denver metro area is an easy place to own a business, has an inviting community feel, highly rated public schools, and easy access to all the amenities of a larger city. The Denver area has a median home price of $550,000 and an average income of approximately $120,000. Families represent 65% of the community, and 55% of residents own their homes. Search no more, you have found that turnkey opportunity that helps balance work and family!

Denver

Gary Chitwood
720.902.5200
Email: GChitwood@G-ForceAC.com
Annual Premium: $21,000,000
Annual Revenue: $4,000,000
Asking Price: $8,256,000
Retention: 88%
Number of Licensed Staff: 18
This well-established, award-winning agency (15+ years in business) is strategically located in a charming, scenic community south of the Denver metro and offers amazing views of the Rocky Mountains. The agency is nestled in a community known for its close-knit, welcoming atmosphere and is a prime location due to its planned growth and phenomenal customer loyalty, as evidenced by its high retention rate.
With a total premium exceeding $21M, the agency consistently performs at an elite level with highly profitable metrics. Fresh off a perfect 4.0 bonus performance year, the agency benefits from long-tenured staff, optimized low expenses, and efficient operations. Well-documented SOPs provide a clear road map to set the new buyer up for success.

Lakewood

Gary Chitwood
720.902.5200
Email: GChitwood@G-ForceAC.com
Retention: 86%
Number of Licensed Staff: 4
Annual Premium: $5,000,000
Asking Price: $1,405,000
This established $5,000,000 premium agency is in a highly sought-after Denver suburb. The agency owner has built an amazing business, will be retiring, and is looking for the right successor to take over the reins and continue growing. The agency has been a multiple-year trip and bonus-winning agency and has a fully trained staff of 4 ready for the transition. The Denver metro area is an easy place to own a business, has an inviting community feel, highly rated public schools, and easy access to all the amenities of a larger city. The Denver area has a median home price of $550,000 and an average income of approximately $120,000. Families represent 65% of the community, and 55% of residents own their homes. Search no more, you have found that turnkey opportunity that helps balance work and family!

Littleton

George Sechrist Insurance Agency
720.779.1500
Email: GChitwood@G-ForceAC.com
Askin Price: $750,000
PIF: 1233 Premium: $3.M
Number of Staff: 2
Number of Licensed Staff: 2
This established, 25+ year agency is located in south Jefferson County, CO, a growing suburb of Denver. The agency owner is looking to retire and is looking for the right buyer to take over. With a 92% retention rate, this opportunity is primed for further growth! South Jefferson County has a small-town feel with excellent private school and homeschool options, and focuses on small business owners while offering the amenities of larger nearby cities. With Denver International Airport about 45 minutes to the northeast, Colorado Springs about 60 minutes to the south, and the mountains a short drive to the west, it's the perfect central location to live and work!

Thornton

Gary Chitwood
720-902-5200
Email: gchitwood@g-forceac.com
Annual Premium: $5,100,000
Asking Price: $1,125,000
Retention: 84%
Number of Licensed Staff: 1.5
Premium Volume: $5,100,000
Turn-key operation with established processes, staff, and client base in a clean environment.
The Denver metro area is an easy place to own a business, has an inviting community feel, highly rated public schools, and easy access to all the amenities of a larger city. This established $5,100,000 premium agency is located in a highly sought-after Thornton, CO. The agency owner has built an amazing business, will be retiring, and is looking for the right successor to take over the reins and continue growing. The agency has been a multiple-year trip and bonus winning agency and has a fully trained staff of 1.5 ready for the transition. The Denver area has a median home price of $550,000 and an average income of approximately $120,000. Families represent 65% of the community, and nearly 55% of residents own their homes. Search no more, you have found that turnkey opportunity that helps balance work and family!

FLORIDA

Fort Walton Beach

Michael R Cheney Insurance Inc
850.974.4829
Email: michaelcheney62@gmail.com
Asking Price: $1,350,000
PIF: 2500 Premium: $6,900,000
Number of Staff: 3
Number of Licensed Staff: 3
Agency for sale in Fort Walton Beach, FL, as agent is looking to retire.

Georgia
Savannah

Pence Family Agency, Inc
Gary Chitwood
720.902.5200
Email: GChitwood@G-ForceAC.com
Asking Price: $2,256,000
PIF: 4220 Premium: $9,200,000
Retention: 90%
Number of Staff: 3
Number of Licensed Staff: 3
This established $9,200,000 premium agency is located in highly sought-after Savannah. The agency owner has built an amazing business, will be retiring, and is looking for the right successor to take over the reins and continue growing. The agency has been a multiple-year Trip & Bonus Qualifier, with a fully trained staff of 3 all ready for the transition. The Savannah metro area is an easy place to own a business, has an inviting community feel, highly rated private schools with college acceptance rates in the 90 %+ and easy access to beaches, boating, fishing and other coastal towns! The Savannah area has a median home price of $500,000 and an average income of approximately $100,000. Families represent 65% of the community, and nearly 55% of residents own their homes. Search no more, you have found that turnkey opportunity that helps balance work and family!

SW
678-223-7397
Email: nicole@sammconsulting.com
Asking Price: $1,00,000
PIF: 2524 Premium: $5,200,000
$5.2M Allstate BOB in Southwest, GA. This is a seasoned book, with experienced staff. Call SAMM today for NDA and more info.

MICHIGAN

Rochester Hills

Novotney Agency
248.563.7717
Email: cindynovotney1@gmail.com
PIF: 2184 Asking Price: $850,000
Premium: $4,100,000
Number of Staff: 3
Number of Licensed Staff: 2
Rochester Hills is a beautiful community in Oakland County MI. I am a 40 plus year agent looking to retire. I currently own an office condo and you could rent, buy or move the business down the road. This community and the area has been very good to me.

MISSOURI

St Louis

Scott Foelsch Agency Inc
314.800.7498
Email: sfoelsch@yahoo.com
PIF: 1500 Asking Price: $485,000
Premium: $4,450,000
Number of Staff: 1
Number of Licensed Staff: 2

NORTH CAROLINA

Raleigh

Gary Chitwood
720.902.5200
Email: GChitwood@G-ForceAC.com
Annual Premium: $4,300,000
Annual Revenue: $645,000
Asking Price: $1,100,000
Retention: 91%
Number of Licensed Staff: 4
This established $4,300,000 premium agency is located in the highly sought after Raleigh, North Carolina. The agency owner has built an amazing business, will be making a shift for personal reasons to focus on family, and is looking for the right successor to take over the reins and continue growing. Raleigh is an easy place to own a business, has an inviting community feel, highly rated public schools, and easy access to all the amenities of a larger city. The Raleigh area has a median home price of $420,000 and an average income of approximately $100,000. Families represent 65% of the community, and nearly 55% of residents own their homes. Search no more, you have found that turnkey opportunity that helps balance work and family!

TEXAS

Rockwall

Mike Akers Allstate Agency
972.672.1970
Email: mikeakers1954@gmail.com
Asking Price: Negotiable
PIF: 790 | Premium: $2.4M
Number of Staff: 2
Number of Licensed Staff: 2

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Greenwich, CT

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NAPAA can be reached at:
183 Wind Chime Court, Suite 203
Raleigh, NC 27615
919-573-5025
919-459-2075 (fax)
www.napaausa.org/contact-napaa/

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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 2025

this issue of

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Mark Linn – Allstate Agent, OK

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LENDER