Agency Growth Manifesto

Purpose: An insurance and risk management consulting firm committed to Excellence, Professionalism, and having No Competitor

Profit and Growth: We are a wealth creation company that will be able to provide great opportunities for all team members because we think and act with an abundance mindset. Committed to leaving behind the industry norms and best practices in profit & growth.

Team: We are team focused vs individual focused. We attack problems as a team, handle client needs as a team. We challenge each other and are fierce competitors. We challenge and compete against each other, but in the end we WIN together.

Business vs Life Balance: We understand the human element of business and desire for our people to be well balanced in life and family; spiritually, emotionally, and mentally. We foster that through intrinsic awareness, teamwork, and human compassion.

Knowledge: We are constant learners in business and insurance and apply that learning. We believe the learning must include business acumen, human behavior science, and insurance technical knowledge. The combination of these skills allow us to help our clients, grow our business, and work well together as a team.

Total Risk Solutions: We are not a company focused on a single line of insurance. We are committed to solve all insurance and risk issues and opportunities with our clients. We will relentlessly attack our client's challenges with a team of experts and bring the right solutions to them.

Abundance vs Scarcity: Abundance thinking is where we believe we will dominate in such a way that the outcome, resources and rewards are so big that we all have more than we ever need. Scarcity is a mindset of protecting individualism and making sure the individual takes what is theirs. Our organization will only have people who believe we can create something big enough that abundance is possible. Abundance thinking sees dollars as more valuable than percentage points. It clearly sees the difference between investment and expense. It understands individual accountability to the team.

Financial Responsibility: We recognize the three competing financial components of the insurance industry are profit, services, and individual compensation. We believe profit is non-optional for a healthy company. We also believe services are required to compete and win more often. Therefore, the only way to increase compensation is to have lower percentages in individual compensation. This will turn into higher dollars due to a greater volume of success.

Services: We provide services to our clients that are the best in the market or we will partner with others to provide unique access to required services. These services will include (and they will constantly be reviewed and updated):

> Loss control, safety, claims support, captive insurance consulting and products for benefits and casualty, high net worth personal lines services, health/wellness, human resource support and guidance, data and analytics for w/c & health, liability limit decision making, management training, business risk consulting… (more to come as we innovate and learn)…

Sales Process: Our sales process is actually our client process. Our value proposition is a holistic approach to understand HOW companies and individuals approach the identification, management, and choices in risk and insurance, and then show them how to DO IT RIGHT. Every client receives an assessment of risk treatment and a plan to manage risk/insurance.

Compensation: Again, we will have an abundance mindset with compensation. Our people will be the highest paid in the market and our focus is to accomplish wealth accumulation. Company ownership will be part of the model to help accomplish this goal. However, this compensation is rewards based and will be earned due to elite company financial performance. We understand high compensation is not an entitlement but a responsibility of individuals and teams.

Perpetuation Commitment (a REAL commitment to independence): We believe independence is important and are committed to model and execute the best perpetuation solution that will get us to the desired outcome. We believe every business can perpetuate internally if they focus on it with enough time to execute.

Hiring of Future Talent: We understand the skills required of effective future employees. Therefore, we are proactively looking for the best talent in the market and will attract them to our business. We will thoroughly vet them to make sure they fit our culture and will contribute to make us better than we were without them.

Organizational Continuity: We institutionalize our strengths. Individual talent is recognized, encouraged, and rewarded. However, we must institutionalize these individual abilities to “risk protect” the organization and our clients. Therefore, we will purposefully make individual talent an institutional process or train others to replicate that talent over time.

Accountability: We believe in personal accountability. We will measure performance and accept ownership and accountability for our actions. We accept that being part of this firm is an honor and opportunity, not an entitlement.

Productivity: We understand the world of business and the increasing need for productivity. We accept the partnering of artificial intelligence, process improvement, elimination of waste, and continuous learning. We understand that computer systems are not just a place to transfer manual processes but a vehicle to change process and improve work flows. We do not protect how we have done things in the past, we celebrate new and better ways to do things.

Partnering with Technology: We will be active learners in the technology space and will implement technology that instigates profitable growth and makes us more efficient. We believe technology is part of the solution to being highly competitive in the future. We desire to partner with the right technology, understanding the value of renting versus ownership of technology.

Individual Producer Growth: We understand the complexity of Producer growth. Therefore we have the following strategies in place:

- High Performance Teams: Teams that understand the strengths of every member and we adjust monthly to make those skills relevant and high impact.
- Leadership Skills: Producers are leaders of teams and they understand they must lead internal teams, carrier partners, clients, prospects, and Management, to get the desired results. They don't manage anyone, but they lead everyone!
- Organizational Skills: We understand the need for maximum productivity to continue to grow. Therefore good time management and organizational skills are a focus. We accomplish that by either natural talent or processes/systems to overcome our weakness.
- Book Management: We understand and use the techniques of trading accounts to the firm, highest and best use of talent, annual book 80/20 reviews, and annual plans for clients
- Skills: We understand as books grow our individual conversion rate and closing rate MUST increase or we will eventually stop growing. As less time is available, skills must improve to continue to grow.
- Cross selling: We don't believe in "cross selling". We believe in a holistic approach to solving client risk and insurance needs. Therefore, we approach the client as an agency wide solution. We believe when we sell the agency to a client in the beginning, it is easier than chasing an individual line later.