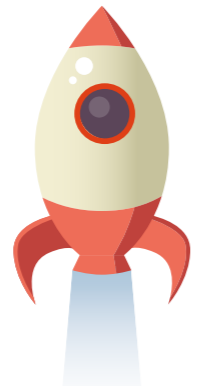


eight considerations for new independent agents

Each agent and agency is unique, but here are a few ideas most new agents have found useful to consider in their first few years.



True success most likely won't occur immediately.

Building a business takes time. When jumping in, plan to **commit at least 3-5 years** before expecting to feel stable.



Focus heavily on marketing in your first few years.

Marketing is always important, but plan to spend more on it in the first few years while you **build your client base**.



Never stop networking.

As a business owner, you'll need to **be involved in your community**. Plan to spend evenings and weekends donating time and dollars to charities. You'll meet a lot of new people and gain their trust.



Develop an expertise in personal lines.

Become an expert in something and talk the talk. Maybe it's RVs, maybe the affluent market segment, maybe boaters. You'll naturally **become your clients' trusted advisor**.



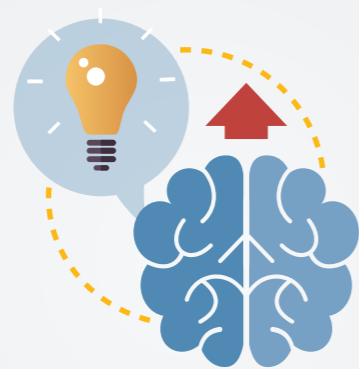
Create a social media culture in your agency.

Opportunity awaits for the agents who embrace social media and continually improve their digital marketing strategy.



Hire carefully.

People are everything, and as the boss, you may need to release an employee from your agency. While it may be tempting to hire friends or family, consider whether you'll be able to release them down the road if needed.



Imitation is also the sincerest form of improvement.

Copy anyone who appears to be delivering a process or technique better than you. In some cases, the way you've always done it may not be **the best**.



Form a strong partnership with the best carriers in the industry.

Giving clients what they want—**ease, choice & advice**—hinges on your ability to offer competitive products. A solid carrier partnership could repay you three-fold down the road.