

The Ultimate Agency Checklist

A COMPREHENSIVE GUIDE FOR
INSURANCE AGENTS LOOKING TO
TRANSITION INTO INDEPENDENT
AGENCY OWNERSHIP

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Introduction

Who is This Guide Designed For?



MISSION

To provide insurance agents with the knowledge, tools, and strategies needed to successfully launch an independent agency.



VISION

To empower and equip insurance agents in their journey to independent agency ownership.

Are you considering making the move to independent agency ownership? This guide was designed specifically for you. It offers a step-by-step roadmap to help you transition from your current role into running your own independent agency. Whether you're looking to gain control over your business, access more carriers, or improve customer relationships, this guide provides actionable insights to make your transition smoother and more successful.

In today's rapidly changing insurance landscape, owning an independent agency offers a unique opportunity to gain greater flexibility, autonomy, and growth potential. However, navigating the shift from agent to owner can be daunting without the right tools and knowledge. That's where this guide comes in—empowering you with practical strategies, industry best practices, and expert advice.

About BrightFire

Done-For-You Digital Marketing



WHO WE ARE

BrightFire is the leading insurance agency website and digital marketing provider in the United States. We're committed to providing your agency with customer service you'll love and solutions that deliver results.



Ultimate SEO Bundle

Bundle & Save! Includes an amazing website, accurate local listings, and a regular stream of customer reviews. Our SEO Bundle covers all the bases to help your agency stand out from the crowd.



Insurance Agency Websites

An amazing website with everything your agency needs to attract and convert insurance buyers online.



Reviews & Reputation Management

Grow, nurture, and protect your agency's online reputation.



Local Listings Management

Get found across the web so consumers can reach your agency, with or without visiting your website.



Search Engine Marketing

Improve your online visibility, increase engagement, boost brand awareness, and most importantly, encourage your online prospects to take action.



Social Media Marketing

Tell your story and build relationships with BrightFire's social media management.

About BrightFire

Done-For-You Digital Marketing

One size doesn't fit all. Get a tailored solution for your agency.

Don't pay for more than you need. Since 2000, BrightFire has worked with thousands of insurance agencies, and we know that each is unique. We'll work with you to select the right mix of solutions in order to give you the most bang for your buck.



THE BRIGHTFIRE DIFFERENCE



About ISG United

Our Independent Agency Group



WHO WE ARE

ISG United is a strategic group of affiliated independent insurance agencies designed to assist in obtaining access to more carriers and support through a unique fee based program. We also seek to assist captive agents, producers, and life/health agents in starting their own property and casualty insurance agency. Our vision was to create an alliance that would allow each agency to leverage the benefits of a large national operation while being able to maintain their unique identity.



Membership Options

To fit your unique needs



Carrier Partners

38+ industry-leading carriers



Agency Resources

Exclusive discounts and tools



Profit Sharing

Yearly bonus opportunities

MEMBER PROFILE



Business Owner Mentality

Our member agents not only have a desire to produce, but also own & operate their agency autonomously



Industry Experience

We require 2+ years of P&C insurance quoting/writing experience

About ISG United

Our Independent Agency Group

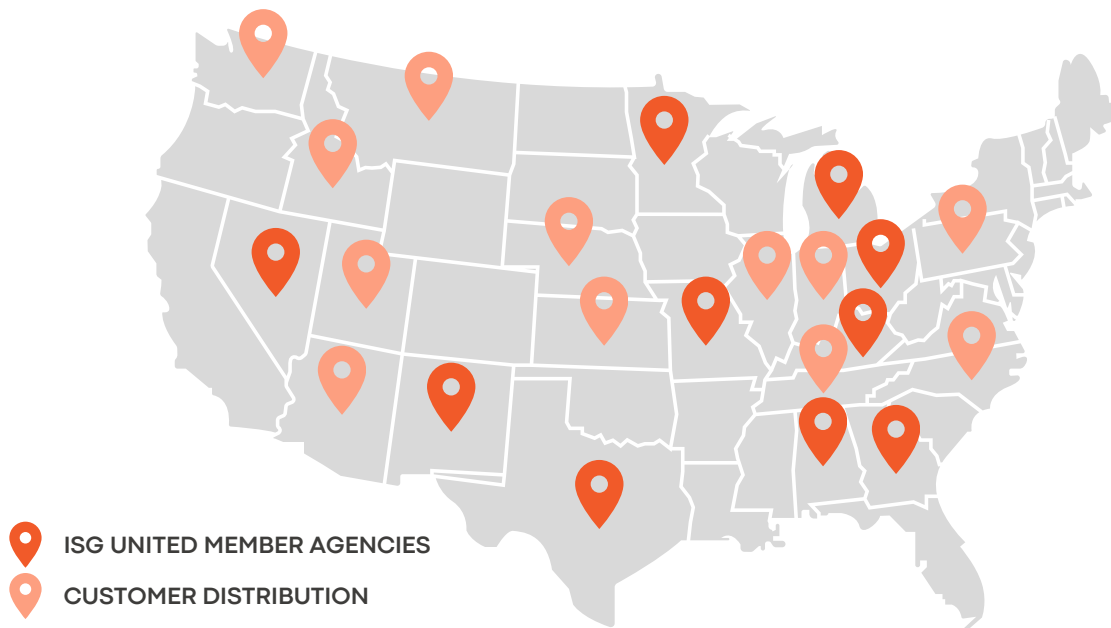
The United Difference

We designed ISG United with the intent of creating an independent insurance agency group that would allow each agency to leverage the benefits of a large national operation while being able to maintain their unique agency identity. It is our goal to get out of your way and allow you to run your business as you see fit while having access to carrier and business support when you need it.

OUR CORE TENETS

- No upfront fees
- No commission splits business model
- No agency name requirements
- True ownership for each member agency
- Profit sharing bonuses for all
- Transparency from the top

GEOGRAPHIC DISTRIBUTION



Key Points

Before You Begin

HOW TO USE THIS GUIDE

We've crafted this guide to cover the most critical aspects of starting or growing your independent insurance agency. While it's designed to be comprehensive, it's not an exhaustive resource. Please use this guide as a foundation to help you think through key decisions, identify priorities, and take actionable steps toward building a successful agency. Every journey is unique, so feel free to adapt these insights to fit your specific goals and challenges.

WHAT YOU WILL FIND

Some things to look out for when using this guide

Key Points are listed at the beginning of each section, which will give you an overview of the content covered and a list of takeaways.

Each section contains **key points**, a brief **overview**, an explanation of **why this step is important**, **actionable insights** for implementation, and **additional resources**.



Pay special attention when you come across an **important note**, marked by a yellow box & caution sign.

Additional resources are located at the end of each section. You can also find a comprehensive list of these resources at the end of this guide.

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I. Create a Business Plan

Key Points

- This is a crucial step in the early stages of starting any business, including an insurance agency, and will help ensure you're thinking through ALL aspects of owning and operating a business.
- By the end of this section, you should be able to identify resources that will help walk you through the major parts of a business plan and even provide you with an outline.

Overview

Creating a business plan may sound trivial, but this is a crucial step in the early stages of starting any business, including an insurance agency, and will help ensure you're thinking through ALL aspects of owning and operating a business. Most importantly, this will help you identify potential challenges and opportunities in the market.

Why This Step is Important

Developing a comprehensive business plan ensures that you have a clear understanding of your agency's goals, target market, competitive landscape, and financial feasibility. It helps you articulate your value proposition, define your marketing strategies, and establish realistic financial projections. By meticulously planning each aspect of your business, you mitigate risks and increase the likelihood of success. In fact, owners who create a business plan are twice as likely to succeed than those that don't. Additionally, having a solid business plan is often a prerequisite for securing funding from investors or financial institutions.

How to Get Started & Complete This Step

Research and Analysis: Begin by conducting thorough market research to understand industry trends, customer preferences, and competitors. Analyze your strengths, weaknesses, opportunities, and threats (SWOT analysis) to identify your competitive advantage.

Define Your Objectives: Clearly outline your agency's mission, vision, and goals. Determine your target market segments and niche areas where you can excel. Establish measurable objectives that align with your long-term vision.

Develop Your Strategy: Outline your marketing, sales, and operational strategies. Define how you will acquire clients, retain them, and expand your business. Identify key performance indicators (KPIs) to track progress and measure success.

Financial Projections: Create detailed financial forecasts, including revenue projections, expenses, and cash flow analysis. Consider factors such as startup costs, recurring expenses, pricing strategies, and revenue streams. Be realistic and conservative in your estimates.

Executive Summary: Summarize the key elements of your business plan in an executive summary. This section should provide a concise overview of your agency, highlighting its unique value proposition, market opportunity, and financial projections.

Document Formatting: Use a business plan template (such as [this one](#)) or software to organize your ideas into a professional document. Ensure clarity, coherence, and consistency in formatting, language, and visuals.

Review and Iterate: Review your business plan thoroughly, seeking feedback from mentors, industry experts, or potential stakeholders. Revise and refine your plan based on feedback and changing market dynamics.

Additional Resources

- **Document:** [Business plan](#)

II. Determine How You'll Gain Access to Carriers/Markets

Key Points

- Learn some of the different ways to access carriers so you can make an informed decision that is right for your agency.
- Learn why it's important to research competitive markets/carriers for your target customers.
- In this section, you will learn about different access points to carriers and why you should also consider limiting your markets to those most competitive in your region.

Overview

Access to carriers/markets is a critical aspect for captive insurance agents transitioning to independence. Understanding the various avenues available to gain access to carriers—such as direct access, Master General Agencies (MGA's), franchise organizations, or cluster groups—enables agents to effectively expand their market reach and offer a wider range of insurance products to their clients.

Why This Step is Important

Access to carriers/markets determines the breadth and depth of insurance products an independent agent can offer to clients. It directly impacts the competitiveness and growth potential of the agency. By securing access to carriers, agents can enhance their ability to meet client needs, increase revenue streams, and establish a robust portfolio of insurance solutions.

How to Get Started & Complete This Step

Spend some time evaluating the different ways to gain access to market. Here are some of the main avenues to consider:

Direct Access: Prepare for potential pressure from carrier sales representatives and stringent requirements, such as premium commitments and production summaries. Be aware that larger carriers may demand extensive documentation, like three years of production summaries and loss reports, which could pose challenges for newly independent agents.

Master General Agencies (MGA's): Consider partnering with MGA's to gain access to a diverse range of carriers and products without the same level of commitment or documentation requirements as direct access.

MGA's often provide support in underwriting, policy issuance, and claims management, offering valuable resources for agents transitioning to independence.

Franchise Organizations: Explore franchise opportunities within established organizations, which may offer access to preferred carriers and established brand recognition. Evaluate the terms and conditions of franchise agreements, including fees, support services, and contractual obligations, to ensure alignment with your business goals.

Cluster Groups/Aggregators: Join cluster groups or aggregators to leverage the collective strength and resources of a network of independent agencies. Cluster groups offer access to preferred carriers, competitive commission rates, and shared marketing initiatives, enabling agents to compete more effectively in the marketplace.



IMPORTANT NOTE: It is important to remember that having more carriers is not as crucial as having the right carriers. Please refer to [this article](#) to learn more about why more is not always better.

Additional Resources

- **Article:** [4 Ways to Gain Access to Insurance Carriers](#)
- **Article:** [More Carriers ≠ More Success](#)

III. Determine the Products You Want to Sell

Key Points

- Deciding what lines of business you want to sell during the beginning stages of your agency is an important step in early success.
- In this section, we will help you think through how to make this decision.

Overview

Determining the products you want to sell is a critical step in establishing your independent insurance agency. This decision will shape your agency's focus and directly impact its growth potential during its initial life cycle. One key consideration is whether to focus on Personal Lines (PL), Commercial Lines (CL), or both. Each option offers unique opportunities and challenges, and finding the right balance is essential for success.

Keep in mind, you do not have to limit yourself to Personal & Commercial insurance during this step, but we will stick to these lines of business during our analysis.

Why This Step is Important

Choosing the right mix of products to sell is crucial for maximizing revenue and ensuring long-term sustainability. By strategically selecting the lines of business to specialize in, you can capitalize on market demand, optimize resource allocation, and differentiate your agency from competitors. Additionally, a well-balanced portfolio can provide stability, resilience, and opportunities for cross-selling, which can ultimately help grow and stabilize profitability.

How to Get Started & Complete This Step

Assess your expertise and resources: Reflect on your skills, experience, and strengths. Determine which line of business aligns best with your expertise and capacity to serve clients effectively. Assess the resources available, including technology, marketing tools, and carrier relationships, to support your chosen focus.

Evaluate market demand: Research the local market to understand the demand for both Personal Lines and Commercial Lines insurance products. Consider factors such as population demographics, economic trends, and competitor analysis to identify opportunities and potential niches.

Consider client needs: Understand the insurance needs of your target clientele. Evaluate whether they require Personal Lines, Commercial Lines, or a combination of both. Tailor your product offerings to address their specific pain points and provide comprehensive coverage solutions.

Create revenue diversification: Aim for a balanced approach to revenue diversification by incorporating both Personal Lines and Commercial Lines into your product portfolio. Allocate resources wisely to avoid over-diversification and maintain focus on your core competencies. Explore opportunities for cross-selling and bundling policies to maximize premiums per customer.

Collaborate with specialized producers: If feasible, consider hiring specialized producers dedicated to either Personal Lines or Commercial Lines. This division of labor can help streamline operations, enhance customer service, and optimize revenue generation. Foster collaboration between teams to leverage expertise and support each other's growth initiatives.

Additional Resources

- **Article:** [Personal Lines or Commercial Lines...Where Should I Focus My Agency?](#)

IV. Determine if You'll be Working from a Physical Office Location or Remotely

Key Points

- Review reasons why a physical location may be more beneficial than working remotely.
- In this section, we will review the pros and cons of securing a physical office vs. a remote office location.

Overview

Securing a physical office location or working remotely could impact your professional image, accessibility to clients, and ability to secure carrier appointments.

Why This Step is Important

Having a physical office or working remotely can affect your credibility as an independent insurance agent one way or another. Also, carriers may require you to have a true office location outside of your home to ensure professionalism and accessibility. Carriers may require you to have a true office location with a physical address outside of your home. Failure to comply with carrier requirements could hinder your ability to work with certain carriers and have access to their products.

How to Get Started & Complete This Step

Assess Your Needs: Evaluate your business requirements, budget, client expectations, and carrier regulations to determine whether a physical office or remote work setup is suitable.

Consider Your Options: Compare the benefits and drawbacks of an executive suite (shared office space) versus a standalone office location. Factor in cost, convenience, and professional appearance, as well as additional amenities that may be provided.

Research Carrier Requirements: Contact the carriers you plan to work with and inquire about their office location requirements. Some carriers may have strict guidelines regarding the physical presence of their agents.

Evaluate Remote Work Solutions: If working remotely, invest in technologies and tools that facilitate efficient communication, collaboration, and client servicing from any location.

Plan for Future Growth: Anticipate your future business needs and scalability when deciding on your office setup. Ensure your chosen arrangement aligns with your long-term goals. If deciding to work remotely because of budget constraints during the early stages of your agency, be sure to set goals to help transition to a physical location in the future.

Set Up Your Office: Once you've decided on a physical office or remote work setup, take the necessary steps to establish your workspace, whether it involves leasing office space, setting up a home office, or optimizing your remote work environment. Having a defined workspace will help set healthy boundaries between your work and personal life.

Additional Resources

- **Article:** Making 'Working From Home,' Work.

V. Plan for Your Staffing and Servicing Needs

Key Points

- How and when will you hire CSRs, producers, and/or personal assistants?
- In this section, we will walk you through how to evaluate and hire for your agency's staffing needs now and in the future.

Overview

Establishing a staffing and servicing plan is a crucial step for captive insurance agents transitioning to independence. This plan involves determining the roles you need to fill within your agency, such as Customer Service Representatives (CSRs), Producers, and Virtual Assistants (VAs), to effectively manage client needs and agency operations. Deciding when and how to expand your team is essential for scalability and maintaining high-quality service standards.

Why This Step is Important

Efficient Client Servicing: As an independent agent, you'll be responsible for managing all aspects of client servicing, including policy inquiries, claims assistance, and policy renewals. You may want to consider hiring a dedicated team of CSRs, as this will ensure prompt and efficient handling of client needs, enhancing customer satisfaction and retention.

Business Growth: Hiring additional producers can help drive business growth by expanding your client base and generating more revenue. Producers play a vital role in prospecting, acquiring new clients, and cross-selling additional insurance products.

Operational Support: Virtual Assistants and/or CSRs can provide valuable administrative support, such as managing emails, scheduling appointments, and handling paperwork. Outsourcing routine tasks to VAs/CSRs allows you to focus on core business activities and strategic initiatives.

How to Get Started & Complete This Step

Assess Your Current Workload: Evaluate your existing workload and client base to identify areas where additional staffing support is needed. Consider factors such as the volume of client inquiries, administrative tasks, and sales targets.

Define Roles and Responsibilities: Clearly define the roles and responsibilities of CSRs, Producers, and Virtual Assistants based on your agency's needs. Determine the specific tasks and duties each role will be responsible for to ensure clarity and efficiency.

Develop Hiring Criteria: Establish criteria for hiring new team members, including relevant experience, qualifications, and skill sets. Consider conducting interviews or assessments to gauge candidates' suitability for the role.

Create a Hiring Timeline: Determine when you'll need to hire additional staff based on projected workload and business growth targets. Develop a timeline for recruiting, interviewing, and onboarding new team members to ensure a smooth transition.

Provide Training and Support: Once you've hired new staff, provide comprehensive training to ensure they understand their roles and responsibilities. Offer ongoing support and feedback to help them excel in their positions and contribute to the success of your agency.



IMPORTANT NOTE: Some virtual assistant companies have training and support processes built into the services they provide. This can save you both time and money.

Additional Resources

- **InsBOSS:** A dedicated virtual assistant provider that can help assist your agency with various back-office needs.

VI. Consider Joining Independent Agency Groups or Associations

Key Points

- In this section, you will learn about benefits that may be accessible through agency groups or associations.

Overview

Transitioning from captive to independent can be overwhelming, and may often feel like you're on your own to figure everything out, especially when your captive insurance company used to take care of many of the items already detailed in this checklist.

Joining an independent agent association is a great way to gain market access, additional resources, and networking opportunities with other agents who have already or are currently changing from captive to independent. Some associations even have "new agent" programs designed specifically for new agencies just starting their business, and those programs may offer significant discounts and/or benefits for new agencies to access their partners' services.

Why This Step is Important

Independent agent associations can help you get access to resources, round out your market access, and learn from experienced member agents. State and local association chapters play a key role in interacting with legislators on issues that impact independent agents. You can learn a great deal about upcoming laws and issues in your state and help make sure your voice is heard.

They also often host conferences and other events where you can network and deepen your knowledge through continuing education sessions that will earn credits toward your license renewal.

How to Get Started & Complete This Step

Do Your Research: Read up on each association you're considering and compare the different benefits among each. National associations like Independent Insurance Agents & Brokers of America (The Big "I") and the National Association of Professional Insurance Agents (PIA National) will have regional, state, or local chapters. Be sure to take into consideration any fine print related to membership requirements, fees, processes to become a member, and available programs.

Apply: Begin the application process to join the independent agent association you selected in the previous step. Many applications involve filling out a form detailing your initial interest in becoming a member and waiting to hear back from the association.

Get Involved: Once you become a member, get involved! Attend any industry events the association has to offer, grow your knowledge with continuing education courses, and network with other agents and experts within the association.

Grow Your Agency: Take advantage of other monetary benefits your association has to offer, such as discounts from technology providers, digital vendor credits, and marketing reimbursement programs that can provide you with discounted marketing services. Not only will leveraging these types of benefits save you the hassle of creating and managing your own marketing services, but they will also help you have more freedom and time to focus on growing your business and building stronger relationships with your prospects and policyholders.

Additional Resources

- **Some independent agent associations to consider include:**
 - [The Big "1"](#)
 - [PIA National](#)
 - [Latin American Association of Insurance Agencies](#)
 - [National African American Insurance Association](#)

VII. Create a Business Name

Key Points

- It's important to come up with a business name in the initial stages of starting your agency, so your branding can be determined early and remain consistent throughout your business life cycle.
- In this section, you will also learn how to come up with a business name and protect your future brand.

Overview

Coming up with a name for your business may sound easy and lower on the priority list when transitioning from a captive to independent agency owner, but there's a lot to consider about your agency's name. First, you want to select a name that you'll love for the rest of your career. A name that will represent your agency well, stand out from the competition, and continue to make sense as your business grows.

While you can change your name in the future, doing so can be costly, timely, and tedious. That's because you'll need to notify the Secretary of State (depending on your agency's location) and IRS, determine if you need a new employer identification number (EIN), and update your business licenses and permits. Not to mention the additional work needed to update your online presence and market your new name to current policyholders and prospects.

Why This Step is Important

Your business name is the first thing customers will see, and it can easily shape first impressions. Your business name should be memorable and reflect your agency identity and culture. It should be clear and straightforward, as well as unique. Creating a business name that's too close to a competitor's name can cause brand confusion and may even result in unwanted legal disputes.

Additionally, you should consider the future growth of your agency. For example, if you plan to expand your agency to multiple locations and potentially even multiple cities or states, it may not make sense to include a city name in your brand or business name. Similarly, if there's a possibility you could expand your product line and/or target audience, you should avoid limiting your business reach with specific identifiers such as "Medicare" or "seniors."

How to Get Started & Complete This Step

Brainstorm Business Names: Consider including your name, service area, a strong adjective that reflects what you want your agency to be known for, and/or the specific type(s) of insurance you sell while ensuring your agency name will stand out and be memorable. For example, “Whitlock Trucking Insurance Advisors” will be a lot less common and more memorable than “Smith Insurance Agency.”

Check Name Availability: Conduct a search online for your desired business name to make sure it’s available and no other companies have the same or similar name. You can also search for the name on social media platforms and domain registration websites to ensure the website address and social media handles that would best reflect your agency’s name are available (we’ll dive into social media and website domain names more in detail later in this guide).

Put Your Name to the Test: During the brainstorming process, you may consider several options before you finalize your decision, and the name you end up with may be vastly different from the original name you had in mind. Share your decision with friends, family, and individuals in your target audience to gather feedback and determine what connections people make with your business name, both positive and negative. It’s also important to ensure people can easily pronounce, spell, and remember the name.

Register Your Business Name: Once you’ve finalized your business name, it’s time to register the name to protect it. Depending on the level of protection you want (i.e., state level with an entity name or national level with a trademark) and the type of business structure you set up (i.e., an LLC or S Corporation), you will need to register your business with federal, state, or local agencies.

Additional Resources

- Visit the [U.S. Small Business Administration website](#) for more information on registering your business name.

VIII. Determine the Business Structure That is Right For You

Key Points

- Research the business structure that's right for you, such as a Sole Proprietorship, a Limited Liability Corporation (LLC), or an S Corporation.
- Find help on how to register your business and tax filing.
- Find additional information on how to file for an agency license (if applicable in your state).
- This section will guide you through the process of selecting and establishing the appropriate business structure for your independent venture.

Overview

Choosing the right business structure is a crucial step for captive insurance agents looking to go independent. While some captive companies may only require operating as a sole proprietor, exploring alternative structures such as Limited Liability Companies (LLCs) or S Corporations can offer significant benefits in terms of tax advantages and asset protection as your business grows. This section will guide you through the process of selecting and establishing the appropriate business structure for your independent venture.

Why This Step is Important

Selecting the appropriate business structure is vital for the long-term success and sustainability of your independent insurance agency. It not only affects your tax liabilities but also determines the extent of personal liability protection and potential growth opportunities for your business. By carefully considering your options and planning for the future, you can maximize tax benefits and shield your personal assets from potential risks associated with your business activities.

How to Get Started & Complete This Step

Research and Consideration: Spend time researching and considering different business structures such as sole proprietorship, LLC, or S Corporation. Evaluate their respective advantages and disadvantages in terms of taxation, liability protection, and operational flexibility.

Long-Term Vision: Instead of opting for a structure solely to meet immediate needs, envision where you want your business to be in 5 or 10 years. Select a structure that aligns with your long-term goals and provides the necessary framework for growth and expansion.

Legal Assistance: Consider seeking guidance from a qualified attorney or utilizing online services specialized in business formation. They can provide valuable insights and assistance in registering your business entity and navigating complex legal requirements.

Registration and Tax IDs: Once you've chosen a business structure, proceed with registering your business with the appropriate authorities at both federal and state levels. Obtain federal and state tax identification numbers to ensure compliance with tax regulations and facilitate business operations.

Agency License: If your chosen business structure is anything other than a sole proprietorship, you'll likely need to obtain an agency license from the state. This typically involves a straightforward application process, accompanied by a nominal fee. Ensure that you or another licensed individual within your business is listed as the Principal of the agency.



IMPORTANT NOTE: The business name can be different from your agency name or DBA.

IX. Set Up a Business Phone Service

Key Points

- Consider the importance of your agency's phone number and how to find a service provider.
- This section will help you think through how to set up your phone service for your new agency.

Overview

A business phone number serves as a direct line of communication for clients, prospects, and business associates. It enhances professionalism, facilitates accessibility, and helps in building credibility for your independent venture.

Why This Step is Important

Professionalism: A dedicated business phone number separates personal and professional communications, projecting a more polished image to clients.

Accessibility: Having a designated business line ensures that clients can reach you easily for inquiries, claims, and consultations, enhancing customer satisfaction and retention.

Credibility: A business phone number adds legitimacy to your independent practice, instilling trust in potential clients who seek reputable insurance professionals.

Control: Owning your business phone number grants you control over communication channels, allowing for customization and integration with other business tools.

How to Get Started & Complete This Step

Assess Your Needs: Determine the volume of calls you anticipate and the features required (e.g., call forwarding, voicemail, conferencing, texting capabilities).

Choose a Number Type: Decide whether to retain your old agency number (if permissible) or opt for a new one. Consider the pros and cons of different types (e.g., VOIP, landline, cell phone).

Select a Service Provider: Research telecommunications providers offering suitable plans and features tailored to your business requirements.

Set Up Your Number: Sign up for the chosen service, select your business number (or port over your existing one), and configure settings according to your preferences.

Integrate with Business Tools: Explore options for integrating your business phone number with other essential tools like CRM and/or Agency Management Systems for streamlined communication and workflow management.

Promote Your Number: Once set up, ensure your business phone number is prominently displayed on your website, business cards, and other marketing materials to encourage client contact.

Additional Resources

- **Dialpad:** Call, message, meet, and support your customers via Dialpad's AI-powered platform.

X. Set Up a Custom Domain-Based Email Account

Key Points

- In this section, we will review the different steps to setting up your agency's email account.

Overview

While email or text-based marketing platforms can be added later, having an email account is essential from the early stages of launching your independent insurance agency. A custom domain-based email account is one that leverages your website's domain name after the at sign (@) in an email address rather than a free email domain you receive when creating a free email account (i.e., "myinsuranceagency.com" instead of "gmail.com").

Why This Step is Important

Just behind phone calls, email is one of the most essential mediums to communicate with prospects and policyholders. Using a personal email account leaves a lot of room for error and introduces a great deal of noise that can allow important emails to go unnoticed and unanswered. It is critical to have an email account dedicated to your agency to allow you to easily organize communications, add email addresses for your staff, and scale with your agency's growth.

Emails from a website domain that are branded to your agency reinforce your brand identity, making it easier for your policyholders to remember your agency's name and website address. Prospects are also much more likely to respond to a follow-up email when they recognize the agency from the domain and recall reaching out for a quote. With the prevalence of spam and phishing scams, many consumers' gut reaction to an email from an unfamiliar address at a generic domain is to ignore it and delete it.

Having a custom email domain that is branded to your agency also demonstrates professionalism. A consumer associates a branded email domain with a larger, more established business, while an unbranded domain can suggest that the business is new or may not be as organized. While this impression alone may not win or lose a policy sale, these small impressions come together to give a person a feeling of trust and confidence or the opposite with a sense of uncertainty and unease when choosing who they will trust with their insurance.

How to Get Started & Complete This Step

Compare Features & Price Points: Do your research to determine which company you want to use to set up your custom domain-based email account(s). For most agencies just starting out, Google Workspace (formerly known as G Suite) and Microsoft 365 Outlook are great options, since it's very likely you have used one or the other in a prior role or for personal use.

Add & Verify Your Website Domain: No matter which platform you choose, you'll be asked to add and verify your website domain name by adding a DNS record, which contains information about your domain and is used in email authentication. The email provider, domain name provider, and/or your web hosting provider should be able to assist you through the verification process as needed.

Create a Uniform Email Address Format: Even if you're the only employee in your agency when you first open your doors, creating an intuitive format for your company email addresses like `firstname@youragencyname.com` makes it easy for your policyholders to remember how to get in touch with the right person at the agency even if they fail to save the address to their contacts. As your agency grows, this email format will make it easy to determine the email addresses for your future employees.

Additional Resources

- Create a custom domain-based email account for **Google** or **Microsoft 365**.
- Get more information on how to add a domain-based email through **Google Workspace** or **Microsoft 365**.

XI. Create a Separate Business Banking Account

Key Points

- Find out why it's important to create separate banking accounts to run your business.
- In this section, you'll learn how to create separate business accounts that will act as a financial hub for your agency.

Overview

Your business banking account serves as the financial hub for your independent insurance business, allowing you to manage income, expenses, and transactions efficiently. By separating personal and business finances, you can maintain clear financial records, comply with regulatory requirements, and streamline your financial management processes.

Why This Step is Important

Financial Organization: Separating your business finances from personal ones simplifies bookkeeping and tax filing. It provides a clear overview of your business's financial health, making it easier to track income, expenses, and profits.

Legal and Compliance Reasons: Maintaining separate accounts is often a legal requirement for business entities, including independent insurance agencies. Complying with these regulations ensures transparency and credibility, reducing the risk of legal issues or audits.

Professionalism and Brand Image: A dedicated business account enhances your professionalism and credibility in the eyes of clients, partners, and regulatory authorities. It demonstrates that you are serious about your business and committed to operating it professionally.

Financial Management: With a separate account, you can effectively manage cash flow, budgeting, and financial planning specific to your insurance business. It enables you to monitor expenses, set aside funds for taxes, and reinvest profits back into the business.

Risk Mitigation: Separating personal and business finances can help protect your personal assets in case of business-related liabilities or legal disputes. It helps create a legal barrier between your personal wealth and potential business risks, safeguarding your financial security.

How to Get Started & Complete This Step

Research Banking Options: Explore different banks and financial institutions to find the best fit for your business needs. Consider factors such as account fees, features, online banking capabilities, and customer support.

Gather Necessary Documents: Prepare the required documentation to open a business account, which typically includes your business entity documents (e.g., articles of incorporation), employer identification number (EIN), personal identification, and proof of address.

Choose Account Type: Select the appropriate business account type based on your business structure (e.g., sole proprietorship, partnership, LLC). Options may include checking accounts, savings accounts, or specialized accounts tailored to small businesses.

Open the Account: Visit the chosen bank branch or apply online to open your business banking account. Provide the necessary documents and information as requested by the bank. Review and sign any account agreements or disclosures.

Set Up Online Banking: Take advantage of online banking services offered by your bank to manage your account conveniently. Set up online access, establish security measures (e.g., passwords, authentication), and explore available features such as mobile banking and bill payment.

Establish Financial Processes: Implement procedures for depositing income, paying expenses, reconciling transactions, and monitoring account activity. Consider using accounting software or apps to streamline financial management tasks.

XII. Obtain E&O Coverage for your Agency

Key Points

- Obtaining E&O coverage is mandatory for any insurance agent/agency.
- The burden will fall on you as the agency owner to source coverage and ensure that it will protect any business activities through your agency.
- In this section, you will learn what to look for when obtaining coverage.

Overview

As a captive insurance agent transitioning to independence, securing your own Errors and Omissions (E&O) insurance policy is a critical step in safeguarding your business and professional reputation. E&O insurance, also known as professional liability insurance, provides financial protection in case a client alleges that you made errors or omissions in the course of your professional duties.

Why This Step is Important

Obtaining your own E&O insurance policy is essential for several reasons:

Financial Protection: Without E&O insurance, you could be personally liable for legal expenses and damages resulting from claims of negligence or mistakes in your professional services.

Credibility: Having E&O insurance demonstrates your commitment to professionalism and accountability to potential clients. It can enhance your credibility and trustworthiness in the eyes of clients and prospects.

Legal Requirement: In many jurisdictions, carrying E&O insurance is a legal requirement for insurance professionals. Failing to comply with these regulations could result in fines or disciplinary actions.

How to Get Started & Complete This Step

Research Insurers: Begin by researching insurance companies that offer E&O insurance tailored to insurance agents. Look for insurers with a solid reputation, financial stability, and experience in serving independent agents.

Evaluate Coverage Options: Assess the coverage options offered by different insurers. Consider factors such as coverage limits, deductible amounts, coverage exclusions, and additional benefits or endorsements.

Adhere to Any Membership Requirements: If you are a member of any group or organization that requires minimum coverages, be sure to adhere to these requests.

Request Quotes: Contact multiple insurers to request quotes based on your specific needs and circumstances. Provide accurate information about your business activities, including the types of insurance products you sell and your annual revenue. As a brand new agency, you may need to make projections on production information requested.

Review Policy Terms: Carefully review the terms and conditions of each policy you're considering. Pay close attention to coverage limits, exclusions, conditions for claims filing, and premium costs.

Consult with a Commercial Insurance Advisor: Consider seeking guidance from an experienced commercial insurance advisor or broker who specializes in serving insurance professionals. They can help you navigate the complexities of E&O insurance and ensure that you select the right policy for your needs.

Purchase Your Policy: Once you've compared quotes and selected the best E&O insurance policy for your business, complete the application process and purchase your coverage. Make sure to maintain accurate records of your policy documents and premium payments.

XIII. Create a Brand Strategy and Identity

Key Points

- Think through your agency's brand strategy and identity, including your purpose, logo, brand positioning, and voice.
- By the end of this section, you will learn why these brand elements are important to creating a successful agency.

Overview

Once your business name is legally yours, you can begin creating a brand strategy and identity. A brand strategy breaks down why your business exists and what makes you different from the competition, while your brand identity takes into consideration the visual elements of your brand, including the typography and colors you choose for your marketing materials, as well as your logo.

Both your brand strategy and identity can help inform your future business decisions, from how you portray your brand online to how you communicate with policyholders and prospects throughout each step of the customer experience, and more.

Why This Step is Important

If you take the time to create and execute a strategic and effective brand strategy, your agency should be able to establish cohesive branding that will set your agency up for success when it comes to marketing yourself across a number of mediums, including your website, social media platforms, paid advertising, local business listings, and online review sites.

Leveraging consistent marketing, communications, and design can help you improve brand recognition, personalize your agency, stand out from the competition, and develop a loyal customer base.

How to Get Started & Complete This Step

Define Your Brand Purpose: Defining your brand purpose is crucial to staying motivated and encouraging consumers to choose your agency over another. Simply making money isn't a strong enough driver to keep you going on the long and hard days. Instead, consider what you want to provide your target audience and the impact you want to make on your service area so you can determine your mission and vision. From there, you can begin to clearly identify why your agency exists and what your core values are as a brand.

Determine Your Brand Positioning: What sets you apart from the competition? Clearly identify the value your agency brings to the table through the services you provide and the products you sell. Your brand positioning statement is your elevator pitch, which can help others better understand your agency's purpose and value proposition, as well as help focus your marketing efforts back on your agency's "why." This statement should detail who you serve, what you do, and why in just one or two sentences.

Create Your Voice & Tone: Keeping your target audience in mind, consider how you want to communicate your message to the world. Do you want to be an informative expert in the field? Or perhaps focus on helping consumers feel like they found a reliable friend they can trust? By defining how you want the public to view your agency, your team will be able to more easily connect with consumers and reflect your business values.

Choose Your Typography & Color Palette: Now focusing on design, the fonts and colors your agency chooses can help your brand resonate well with your target audience while helping consumers quickly identify your brand and personality. Using several vibrant colors can indicate your agency has a fun and welcoming brand, whereas using subtle or fewer colors can offer a more professional, serious, and thoughtful tone. Even the typography you choose for your brand can influence consumers' sentiments and buying decisions.

Design Your Logo: Studies show that it only takes consumers about 10 seconds to form an impression of your brand (Crowdspring). Because your logo is one of the first elements about your agency that consumers will see, it's important to design a logo that grabs people's attention and connects with your ideal audience. It should be clearly legible, easily recognizable, and represent who you are as a brand. When designing your logo, remember to keep it simple and clean, avoiding any trendy designs that may go out of style in the years to come. Once you've completed your logo, it's a good idea to consider trademarking it to protect your brand name and logo.

Additional Resources

- For additional information on developing an effective brand identity, visit [HubSpot's brand identity guide](#) online.
- Get more details on the trademark process to protect your brand name and logo on [USPTO's website](#).

XIV. Determine Workflows for New Policyholders and Renewals

Key Points

- Consider automation to help with consistent and pre-built communication.
- In this section, you will learn why it's important to create communication workflows for both new business and renewal business.

Overview

Even before you ever sell your first policy as a new independent agency, it's important to create a communications process determining the experience you're going to provide your customers, from onboarding new policyholders to renewing policies and retaining customers for years to come.

Why This Step is Important

97% of consumers say customer service is crucial for brand loyalty (Forbes). Having a customer experience plan in place and providing consistent communication throughout the year instead of only during onboarding and renewal can establish stronger, more loyal relationships with your policyholders.

Whether you're sending an occasional email to check in and see if customers have any questions or asking for customer service feedback once a quarter, your consistent communication with policyholders helps them feel known by your agency and helps them remember you as their agent when it does come time to renew a policy.

How to Get Started & Complete This Step

Welcome New Policyholders: Your first interactions once a prospect becomes a policyholder can determine the whole relationship they will have with your agency. Thank them for their business, answer any questions they may have, and take the time to go over their policy in detail. While it may feel unnecessary or too time-consuming at first, detailing their coverage before a claim happens is far better than having to explain exclusions in someone's coverage after a claim is filed.

Ask for Feedback: Customer feedback drives your agency's success. Not only does it help you identify your agency's strengths and areas needing improvement, but when customers write their reviews publicly online, it also helps future prospects determine whether or not they want to do business with your agency. We recommend sending customer review or Net Promoter Score (NPS) survey requests once a quarter to gather feedback.

Request Referrals: When you receive positive customer reviews and ratings on your NPS surveys, consider following up with those satisfied policyholders to ask if they would consider referring your agency to their friends and family. It's also a great idea to send referral request emails to all of your customers on a consistent basis, as this is a simple yet effective way to generate high-converting insurance leads to build your book of business.

Reach Out Before Renewals: Roughly two months prior to a policyholder's renewal date, send them an email asking them to fill out an NPS survey. By showing you care about their feedback, gauging their satisfaction, and addressing any concerns they bring up in the survey, you can strengthen your relationship with that customer and increase the chances of them successfully renewing their policy with your agency when the time comes shortly after to begin that conversation.

Adopt Automation Tools & Strategies: Wherever possible, automate your processes! Setting up automated workflows to email your policyholders at key moments in their customer journey will save you a lot of time and energy while ensuring every customer is receiving the same great experience. In your automated workflows, you can include your welcome email at the start of onboarding, quarterly emails asking for online reviews, NPS surveys, referral requests, and reminder emails a couple of months prior to renewals.

Additional Resources

- For more information on what Net Promoter Score (NPS) surveys are and why they're important, check out [**HubSpot's Ultimate Guide to Your Net Promoter Score**](#).

XV. Secure a Website Domain Name

Key Points

- Learn why securing a domain name is important
- This section will help you walk through the steps to creating your own domain name and making sure it is available to purchase.

Overview

Another item you'll want to check off your to-do list soon after you legally own your business name is to get a website domain name. A website domain is simply a unique identifier or address that consumers type into their browser's address bar to access your website.

There are two main parts to a domain name: the first portion comprises your agency's business name (i.e., "whitlocktruckinginsurance" in the full website address or URL "www.whitlocktruckinginsurance.com"), while the second portion includes the extension at the end of the domain name, such as ".com," ".org," or ".net."



IMPORTANT NOTE: You want to confirm that the extension of your domain works well with the other technology elements for your agency (i.e. email provider).

Why This Step is Important

With more than 359.8 million domain names currently registered (Verisign), it can be difficult to find the exact domain name you're looking for. That's why it's critical to choose and buy your domain name shortly after legally owning your business name.

Choosing the right domain name for your agency can improve your website's search engine rankings, increase web traffic, and build consumer trust. But you have to be strategic about each portion of the domain name you choose.

The first portion of your domain name should be as close to your agency name as possible while being brief to maintain cohesive branding and make it easy for consumers to remember. When choosing the extension for the end of your domain name, you should opt for ".com," since studies show it's the most trusted domain name extension in the world, and 33% more memorable than any other extension (Shopify).

How to Get Started & Complete This Step

Determine Your Domain Name: To create the right domain name for your agency, you should try to match your agency's business name exactly, keeping the text all lowercase while avoiding hyphens between words. This practice may just make it harder for consumers to remember and may not always be relevant to your agency as your business grows. To provide the best possible user experience, keep your domain name short, direct, and simple.

Check Availability & Purchase: Conduct a search online for your desired domain name using a domain registration website or hosting platform to ensure it's available (i.e., name.com, Bluehost, DreamHost, or Namecheap). BrightFire's digital marketing experts are also available to help your agency select and register your domain name.

Additional Resources

- Common websites to check domain name availability and purchase one include [name.com](#), [Bluehost](#), [DreamHost](#), or [Namecheap](#).

XVI. Construct Your Agency's Website

Key Points

- Learn why it is important to create an impactful and informative website.
- In this section, you should have all the tools needed to create your agency's website while keeping your ideal audience and SEO best practices in mind.

Overview

More than likely, the insurance company you worked for as a captive agent created a listing for you on their main website that acted as a microsite for your agency, and you likely had little to no control of the content or design of the page. But as you transition to being an independent agency, there are many considerations you'll need to take into account when creating your own website under your new name.

First, as we briefly mentioned in the previous section, you'll need to find a web hosting company that will store all of your website files and data, including your images, content, and website code. You'll also need to consider the design of your website, the text content, imagery, how to optimize your website to rank on search engines, as well as several other tools and features described in detail below that can help your agency look more professional online, gain trust with potential prospects, and build stronger relationships with current policyholders.

Why This Step is Important

Having a website for your new agency is crucial in today's digital age. Your agency website acts as a digital storefront for consumers looking for insurance online. However, how you design your website, as well as the various features and integrations you leverage on your website, can make a significant impact on how consumers interact with it and your agency as a whole.

In fact, 94% of a website visitor's first impressions are related to the look and feel of your website's design (CXL). Additionally, a study by Usability Geek found that 88% of online consumers are less likely to return to a website after a bad user experience. If your website doesn't grab your visitors' attention quickly and show them relevant information in an intuitive and aesthetically pleasing way, you could miss out on a lot of new prospects.

How to Get Started & Complete This Step

Choose a Website Hosting Company: When determining which hosting company is right for your agency, compare key factors such as pricing, customer service, the type of hosting they provide, the amount of storage space you receive, and what their process is for keeping your website properly protected and backed up. Some insurance marketing agencies like BrightFire can provide additional features that traditional website hosting companies do not, including real-time quoting integrations, incorporating an insurance company database on your website, and customer support tools, such as easy access to online billing and payments, claims filing, and ready-to-go form.

Design Your Website: Website design encompasses a number of elements, starting with incorporating your agency's branding. Your website should act as an extension of your agency and should reflect the main elements of your branding, including your logo, colors, fonts, and personality. Your website design should be unique to your agency. It should also have a clear structure, intuitive navigation, as well as a hierarchy of content using headlines, short paragraphs, and strong calls to action (CTAs). Additionally, you should ensure that your images, videos, and webpages as a whole load quickly and are responsive, meaning they look great on all devices (i.e., mobile phones, tablets, and desktop computers).

Write Your Website Content: When it comes to writing the content for each page, it's important to keep your target audience in mind. Create individual pages for the types of insurance you sell, from personal lines and commercial lines to policies such as life insurance, auto insurance, Medicare, long-term disability, etc. You'll also want to create content regarding the different carriers you have access to while highlighting the benefit this provides your website visitors over the big insurance companies. Be sure to periodically review and update the information provided on each page, as certain policy types or requirements may change over the years.

Incorporate Search Engine Optimization (SEO): SEO is your agency's key to appearing more often and higher up in search results when consumers are browsing Google or Bing for insurance-related keywords. A few tips to keep in mind that can help boost your SEO and improve your rankings in the search engines include adding clear headings on each page of your website, publishing professional blog posts on an ongoing basis to educate your visitors while showing search engines that your website is active, and incorporating relevant keywords in your page titles, webpage content, and alternative texts on images.

Get an SSL Encryption Certificate: This digital certificate shows website visitors that your website is secure and your agency is ensuring their private information is safe if/when they fill out a form on your website. Getting an SSL certificate changes your website address URL from "http" to "https" and positively impacts SEO, helping your website's rankings in the search results.

Keep ADA Compliance in Mind: Under the Americans with Disabilities Act (ADA), websites must be accessible to people with disabilities. This can include ensuring your website is compatible with screen-reading software that makes it easier for those who are blind or visually impaired to navigate your website and help you avoid potentially costly lawsuits for lack of accessibility.

Build Trust & Credibility: Especially as a newly independent agency, building trust and credibility with consumers is essential. A few ways to do so through your website include featuring your online reviews, industry awards, certifications, well-known carriers, and professional associations you may be affiliated with. You should also add an about page to your website to share your agency's story and your relevant history prior to becoming an independent agency.

Other Integrations to Consider: There are several other features you should consider adding to your website to improve the overall experience you provide your website visitors. Real-time quoting integrations allow consumers to receive a quote any time of day with an instant rater. Comparative raters such as Vertafore PL Rating, Applied Rater, and EZLynx can make it easy for visitors to find the best rate between all of the carriers you have access to. Appointment scheduling allows you to make your calendar available to provide visitors with a convenient way to schedule a call with you at their convenience. And live chat integrations allow you to offer visitors immediate answers to their questions while they're browsing your website. Even if you're not available to chat with a visitor when they start a conversation, they can leave a message that will be sent to you via email so you can follow up with them soon.

Additional Resources

- Popular hosting companies include **Bluehost**, **SiteGround**, **WP Engine**, and **Dreamhost**.
- For more information on how you can make your website more accessible under the Americans with Disabilities Act, watch BrightFire's on-demand webinar, "[ADA Compliance for Agency Websites](#)."
- For more information on everything you need to create an effective agency website, check out BrightFire's [Ultimate Guide to Websites for Insurance Agencies](#).

XVII. Select an Agency Management System

Key Points

- Evaluate the benefits of owning and maintaining an agency management system for your agency.
- Learn what aspects of your agency to consider when choosing the system that is best for you.
- By the end of this section, you will have enough resources to help you find the right system for your agency.

Overview

Selecting an agency management system is a pivotal decision for independent captive insurance agents. This system serves as the backbone of your operations, providing access to crucial customer information, production reporting, and carrier system downloads when applicable. Additionally, it can offer accounting features and protection against Errors & Omissions (E&O) risks by recording and timestamping customer interactions. The right agency management system not only streamlines your growth but also ensures organizational efficiency and compliance.

Why This Step is Important

Choosing the appropriate agency management system is vital for several reasons. Firstly, it grants access to essential tools and information necessary for managing your client base and monitoring production. Moreover, it aids in risk management by documenting and storing customer interactions, thus safeguarding against potential E&O claims. Additionally, having a centralized system enhances organizational efficiency, enabling smoother operations and facilitating scalability. In essence, investing in a robust agency management system is crucial for maintaining competitiveness, ensuring regulatory compliance, and fostering sustainable growth.

How to Get Started & Complete This Step

Assess Your Needs: Begin by evaluating your specific requirements and preferences regarding agency management. Consider factors such as the size of your client base, desired features, budget constraints, and integration capabilities with other software systems.

Research Providers: Explore different agency management system providers and compare their offerings in terms of features, pricing, user interface, and customer support. Look for providers that align with your business objectives and offer scalability to accommodate future growth.

Request Demos and Trials: Reach out to shortlisted providers to request demonstrations or trials of their systems. This hands-on experience will allow you to assess the usability, functionality, and compatibility of each platform with your workflow.

Evaluate Costs: Consider the cost implications associated with each agency management system, including monthly subscription fees, setup costs, and any additional charges for customization or user licenses. Ensure that the chosen system offers value for money and fits within your budgetary constraints. Most systems range between \$250 - \$400 per month for an agency with three staff members.

Seek Recommendations: Seek recommendations from peers, industry associations, or professional networks regarding reputable agency management system providers. Their insights and experiences can provide valuable guidance in making an informed decision.

Select and Implement: After careful evaluation and deliberation, choose the agency management system that best meets your needs and objectives. Collaborate with the provider to implement the system effectively, ensuring seamless integration with your existing processes and workflows.



IMPORTANT NOTE: ISG United offers Salesforce as an agency management system to its group members at a discounted rate of \$99 per month and \$79 per month for each additional login. Salesforce provides comprehensive features, including customer information storage, cloud-based filing, e-signature compatibility, producer tracking, accounting capabilities, and extensive reporting functionalities.

Additional Resources

- **Article:** [Is a Management System Necessary?](#)

XVIII. Determine the Need for a Comparative Rater

Key Points

- A comparative rating system can streamline your agency quoting efforts by providing a centralized location to add customer information and bridge to multiple carriers at a time.
- By the end of this section, you will understand the possible benefits of a rating system for your agency and determine if you need to move forward with additional research.

Overview

A comparative rater can be a powerful tool for independent insurance agents, streamlining the process of obtaining quotes from multiple carriers. These platforms consolidate quotes from various insurance companies into a single interface, allowing agents to input basic customer and risk information to generate initial quotes efficiently. Selecting the right comparative rater can significantly enhance an agent's productivity and effectiveness in finding the best coverage for their clients.

Why This Step is Important

It is important to consider adding a comparative rater when starting your independent agency. By planning ahead, you will have time to think through how a rating system can help streamline your business.



IMPORTANT NOTE: In today's current carrier environment, many carriers have decided not to generate new quotes in many rating systems. Therefore, it may not be as critical today in adding a rating system as it may be in the near future. Please consider the carriers you plan on using and if they're currently on the platform.

How to Get Started & Complete This Step

Research and Comparison: Begin by researching different comparative rater platforms available in the market. Evaluate their features, compatibility with carriers, user interface, and additional functionalities such as marketing and sales tools.

Compatibility Check: Identify the carriers that you frequently work with and ensure that the chosen comparative rater is compatible with them. This ensures seamless integration and access to quotes from your preferred carriers.

Cost Analysis: Consider your budget and the cost structures of various comparative rater platforms. Evaluate the pricing plans, which typically range from \$100 to \$300 per month, and assess the value proposition offered by each platform.

Trial Period: Many comparative rater platforms offer trial periods or demos. Take advantage of these opportunities to test the platform's functionality, user experience, and compatibility with your agency's workflow.

Implementation and Training: Once you've selected a comparative rater, implement it into your agency's workflow. Provide training to your team members to ensure they are proficient in using the platform effectively.

Continuous Evaluation: Periodically review the performance of the chosen comparative rater to ensure it continues to meet your agency's needs. Stay informed about updates, new features, and emerging platforms in the market to adapt as necessary.

Additional Resources

- **Article:** [Comparative Rating Systems](#)

XIX. Create Your Agency's Online Local Listing and Review Platforms

Key Points

- Learn why your local listing or citation is important for your agency's visibility.
- Learn why reviews are important and how to generate ongoing positive feedback for your agency.
- By the end of this section, you'll have the tools you'll need to set up and maintain this listing.

Overview

Local listings, or local citations, are mentions of your business' information online, such as your official business name, address, phone number, and website address. These can be on local business directories such as Google, Yelp, and the Better Business Bureau or social media sites such as Facebook and LinkedIn. They can even appear on map apps like Apple Maps or Google Maps.

Several local business listings also include the ability for consumers to write a review of your business. Online reviews provide consumers with key information about the experience they can expect from your agency if they choose to become a customer.

Why This Step is Important

Maintaining accurate and consistent information about your business on every local listing and review profile is essential for helping consumers build trust in your agency, as well as find more information about your agency. That's because studies show that 62% of people would avoid using a local business if they found incorrect information online about the business (BrightLocal).

Additionally, local listings are considered a significant ranking factor for local SEO. When your agency features consistent information across the web on several trusted directories, Google and other search engines find your agency to be credible and helpful to consumers, which makes them much more likely to rank your agency higher in the search results.

As it pertains to the reviews displayed on your listings, positive feedback from your customers can help your agency build stronger social proof for prospective customers researching insurance agencies online and encourage them to choose your agency over another. In fact, Zendesk found that 88% of users have made buying decisions based on online reviews.

How to Get Started & Complete This Step

Claim Your Listings: The first step to properly manage your local listings and online reviews is to claim all of your listings that already exist on the web. Because you were/are a captive agent, you likely already have a listing through that insurance company. Because your online reviews are still relevant to the service you provided your customers, you can request to take over the management of those listings and update the business information. This helps your newly independent agency not have to start over when it comes to building your online reputation through online reviews and SEO rankings.

Create New Listings: If you find that your agency doesn't have a listing on a directory or data aggregator, be sure to create a new listing for it. If you don't create a listing on a directory, some directories allow consumers to write a review for your business, effectively creating a listing for your company in the process. This could result in displaying inaccurate business information, which will ultimately hurt consumers' trust in your agency, your SEO rankings, and your online reputation as a whole.

Add Business Information: Completely fill out each business listing and review profile with accurate information, including your official business name, address, phone number, website address, logo, photos of your business, a description of your agency, and other key attributes such as whether your business is wheelchair accessible or requires an appointment. The more information you can provide for consumers and search engines, the more helpful your listings will be, and the more likely your agency will rank higher in the search results.

Be Consistent: We already mentioned above that consistency is key when it comes to filling out all of your business information across any local listing or review platform. Not only will inconsistent information confuse consumers and hurt your chances of winning their business, but Google will penalize your search engine rankings if your listings are inconsistent across the web. This includes even the smallest details, such as whether your address includes a suite number, as well as whether you spell out the word drive in your address or abbreviate it.

Remove Duplicate Listings: It's very common for agents to find duplicate listings of their agency over the years. Some insurance carriers automatically create listings for their agents that are branded primarily as the carrier with the principal agent's name. Policyholders may misspell your agency when they write a review online, accidentally creating a new, but inaccurate listing for your agency. These duplicate listings often have conflicting business information and can confuse consumers and search engines, thus negatively impacting your rankings in the search results. It's important to regularly monitor for duplicate listings and remove them as soon as one is discovered.

Regularly Monitor Listings & Reviews: Regularly review each listing to make sure the information displayed remains up to date. You may change addresses, your agency's contact information may change over the years, or your information could be overridden by external sources, such as suggested edits provided by consumers. As time passes, directories and review platforms may also roll out new features and attributes that could help improve your rankings when you utilize them.

Respond to Every Review: No matter if you receive a positive or negative review online, your policyholders put in time and effort to share their experiences with your agency so others can determine whether they should use your services. As a local, newly independent agency, that's a big deal and should be treated as such. By responding to every review you receive, you can express your gratitude for the feedback, encourage satisfied customers to continue advocating for your agency, resolve any issues that dissatisfied customers mention, and show future prospects that your agency is readily available to your policyholders online, as well as actively working to improve the customer experience you provide.

Promote & Generate New Reviews: 85% of consumers think reviews older than three months are no longer relevant (BrightLocal), so it's important to consistently generate new reviews. Doing so can also protect your agency against the potential overall impact of receiving a negative review. To generate more reviews, you can promote the positive ones you've already received on social media, in emails, Net Promoter Score (NPS) survey requests, in your email signature, throughout your website, etc., and ask customers to share their experiences as well. You should also ask for reviews at key touch points your policyholders encounter on a daily basis, such as after a policy bind, savings after a re-quote, a positive claim experience, or any other positive interaction.

Additional Resources

- You can find a list of several local business listings and review platforms you should be present on **from HubSpot here**.
- For additional information and helpful tips on managing and consistently generating online reviews, check out **BrightFire's Ultimate Guide to Online Reviews for Insurance Agencies**.
- Get more insights into the importance of maintaining accurate and consistent local business listings across the web in **BrightFire's on-demand webinar, "6 Reasons Why Accurate Local Listings are a Must."**

XX. Create Your Social Media Channels

Key Points

- Understand which social media outlets are available and which ones may be most impactful in reaching your target audience.
- Learn why adding your logo and additional business information can help promote your brand and attract new customers.
- By the end of this section, you will have a clear understanding of how social media can help you grow your business.

Overview

Another way to boost your online presence when you begin establishing yourself as an independent insurance agency is to set up social media accounts for your business. With roughly 5.17 billion social media users worldwide (Sprout Social), your agency can meet your ideal audience on the platforms they already use every day.

The key is knowing who your audience is and which platforms they spend most of their time on. For example, Facebook is the most widely used platform, with 69% of adults reporting that they use Facebook (Marketing Charts). The largest age group using Facebook is about 25-34 years old (Staff Boom). The same age range is also very active on LinkedIn, which is a great platform for connecting with other businesses. Instagram is the top platform for brands to build relationships with the Gen Z and Millennial populations. While you may not think of Google as a social networking site, it is a platform where you can connect with insurance consumers through your agency's Google Business Profile while they are researching online, so it's a good idea to publish on Google Posts as well.

X, formerly known as Twitter, is expected to see a dip in growth and engagement, so it may not be one to prioritize for your agency. And finally, while TikTok has experienced huge growth, the most active users are between 10 and 19 years old, so you may not want to focus your efforts on that platform either.

Why This Step is Important

Consumers spend an average of 2.5 hours per day on social media and messaging platforms (DataReportal), and 71% of consumers who have a positive experience with brands on social media are likely to recommend them to friends and family (Reputation X). That means your agency has a huge opportunity to stay top of mind with your current policyholders and get in front of your ideal audience to build credibility and trust as a thought leader in the industry.

Additionally, social media offers consumers another medium to find your agency online, access important information regarding various policies they should consider, and contact your agency for customer support or to get a quote. It also provides an opportunity for you to humanize your agency, build stronger relationships with policyholders, and attract new prospects in a fun and casual way.

How to Get Started & Complete This Step

Choose Platforms & Create Accounts: Your agency doesn't need to be present on every social media platform to be successful. Focus on quality over quantity and grow your channels as you have more time and resources to manage them. For independent agencies, we recommend starting with Facebook, Google Posts (while this is a local business listing, you can publish Google Posts through your Google Business Profile), and LinkedIn, especially for agencies focused on commercial lines.

Determine Handles & Account Names: Similar to your website domain name, your social media handles and account names should match your business name as closely as possible to make it easy for consumers to find your accounts and remember them. For brand consistency, your handles across all platforms should be the same, if available and possible, with no spaces or punctuation marks between words.

Add Business Information: Most social media platforms allow you to add pertinent information about your agency, similar to a local business listing. Where possible, add a brief description of your agency, your website address, physical address, phone number, email address, industry, specialties, and office hours.

Upload Profile Images: It's best practice to upload your logo as the profile image for each social media account (or at least your logo's icon if applicable). The image size may differ across platforms, but your profile image should be a square version of your logo, keeping in mind that Facebook, Instagram, and X will showcase your profile image in a circular frame. Once you upload your logo, preview your profile to ensure your entire logo is visible and legible.

Upload Cover Photos: You have a lot more flexibility in what imagery you can use for your cover photo. For example, you may upload an image of people who reflect your target audience or something that represents the type of insurance you sell (i.e., a road if you sell auto insurance). You can include text and/or your logo on your cover photo; however, you should be mindful of where you place these elements in reference to where the profile image may overlap on some platforms.

Promote Your Social Media Presence: The best way to start building a following is to promote the channels you are present on! Add your social media icons and links to your website, email signature, marketing email footer, business cards, and other marketing materials you may have to let your policyholders and prospects know what platforms they can follow your agency on. We also recommend sending quarterly emails to your current customers asking them to follow you on social media.

Publish Content: Create a mix of educational, inspirational, and entertaining content to best engage your followers. We recommend creating a simple content calendar to help you stay organized and consistent. You should also consider scheduling your content in advance to save time and effort, whether you log into each individual social media platform to schedule them or use a third-party platform that will allow you to schedule across multiple platforms at one time.

Engage with Followers: Build stronger relationships with consumers on social media by actively engaging with them and their content, as well as responding to any comments or direct messages they send your agency. Even if you only have five minutes to spare in a given day, interacting with others on social media will help boost your account's visibility and engagement.

Additional Resources

- Depending on the platforms you choose to be present on, you can create your accounts using the following links: **Facebook**, **Google Business Profile**, **LinkedIn**, **Instagram**, **X** (formerly known as Twitter), and **TikTok**. For Facebook and LinkedIn, you will need to create a business page through your personal profiles.
- For the recommended profile picture and cover photo dimensions on each platform, check out **Sprout Social's updated guide to social media image sizes**.
- Creating a content calendar can be as simple as starting one with a free tool like **Google Sheets**.
- Some third-party platforms that will allow you to schedule social media posts for multiple platforms at one time include **Later**, **Buffer**, and **Planable**.
- For more information on how to achieve social media success, view **BrightFire's on-demand webinar, "The 6 P's of Insurance Social Media Success."**

XXI. Create a Marketing Plan

Key Points

- Think through how you will attract new customers to your agency now and in the future.
- Careful thought and planning can help create consistency in new business acquisition.
- By the end of this section, you should be able to identify your ideal customer and begin putting a plan together that will help grow your agency with these customers throughout your agency's life cycle.

Overview

Establishing a plan to attract new business is crucial for insurance agents transitioning from a captive environment to an independent venture. This marketing plan helps define your ideal customer base and outlines strategies to identify and engage potential clients within your target market.

Why This Step is Important

A marketing plan provides clarity on your business direction and customer focus, ensuring efficient resource allocation and maximum growth potential. Understanding your ideal customer profile enables tailored marketing efforts, enhancing customer acquisition and retention. You may entertain leveraging previous customer relationships, but carefully consider your approach to these customers to mitigate legal risks and maintain ethical business practices.

How to Get Started & Complete This Step

Define Your Ideal Customer: Begin by identifying characteristics of your ideal clientele, such as demographics, industry sectors, and insurance needs. Analyze your strengths and expertise to pinpoint the segment most aligned with your skills and offerings.

Research Market Opportunities: Conduct market research to assess demand and competition within your chosen niche and geographic target area. Explore avenues for reaching potential clients, including networking events, industry associations, and digital platforms.

Evaluate Previous COIs and Customers: Assess whether former centers of influence (COIs) and customers from your captive agency are viable prospects for your independent venture. Review any contractual obligations, non-compete clauses, or legal restrictions that may affect your ability to approach them.

Develop Outreach Strategies: Consider how you will communicate with your ideal customers. Craft personalized outreach strategies tailored to your target market and consider utilizing a combination of networking, referrals, cold calling, and digital marketing to expand your client base. You may also leverage your agency management system to help create consistent communications with your current client base to mine for new business opportunities.

Monitor and Adjust: After you 'get it on paper' so to speak... Regularly review the effectiveness of your marketing plan and adjust strategies as needed. Track key performance indicators (KPIs) like lead generation, conversion rates, and client satisfaction to optimize your approach over time.

XXII. Consider Leveraging Lead Generation Tools

Key Points

- Learn how Pay Per Click advertising can boost new business opportunity for your agency
- Understand some of the services that are available, such as Google Ads and Microsoft Advertising.
- By the end of this section, you will be able to determine if adding Pay Per Click advertising for your agency makes sense.

Overview

Pay-per-click (PPC) advertising or paid search is a type of internet marketing used on search engines like Google and Bing where advertisers only pay when a user clicks on an ad. The two main types of PPC ads are search ads and display ads.

The most common type is search ads, which appear at the top and bottom of the search results. Labeled as “Sponsored” in the search results, these ads are very effective at targeting people who are actively searching for a particular product or service with the intent to research or purchase.

Display ads are banner or text ads that appear across different websites within an advertising network. This is known as interruption marketing, meaning that the person who sees the ad may not actually be in the market to buy something at this stage.

Another way display ads can be used is retargeting, which uses digital cookies, or tracking codes, to serve ads across Google’s display network of websites to people who have previously visited your website. These ads are very strategic and effective in improving your conversion rates, as the people seeing your ads already have shown an interest in your agency. This can be a great way to promote and help grow your agency.

Why This Step is Important

Known as the Marketing Rule of 7, studies show that consumers need to see your ads and branding at least seven times before they will take any kind of action. PPC ads offer your agency an excellent opportunity to increase brand awareness and get in front of your ideal audience while they research insurance-related keywords online and/or browse the Internet after visiting your website.

Because PPC ads link back to a landing page on your website, they also help increase your website traffic and improve lead generation as consumers get more comfortable with your agency and more willing to fill out a quote form on your website. Generating brand awareness and leads through PPC ads is a huge benefit for independent agencies just starting out, especially since typical Search Engine Optimization (SEO) efforts can take several months to start improving your rankings in the search results.

How to Get Started & Complete This Step

Set Up An Account: Google Ads and Microsoft Advertising are the main options to choose from when starting pay-per-click advertising. Google is the most popular search engine, and advertising on this platform will give your agency the largest reach. However, if your budget is smaller when just launching your independent agency, Bing Ads might be your best choice to get started with PPC ads.

Determine Your Target Audience: With PPC advertising, there are several ways to determine your target audience. The most common way is by targeting insurance-related keywords relevant to your agency. You can also create a target audience based on various demographics, including age, gender, income, education level, and geographic location. If you're launching a retargeting campaign, your audience will be consumers who have already visited your website.

Choose Your Budget: PPC advertising offers flexibility in the budget you create. After deciding how much your agency is willing to pay per click you receive on an ad, you can determine what you want your monthly ad spend to be, as well as your campaign's average daily budget. It's important to keep in mind that the day-to-day spend may fluctuate higher or lower than you set, but Google Ads will never spend more for the entire month than the monthly ad spend you chose.

Create Your Landing Page(s): Creating a highly targeted and optimized landing page, rather than directing people to a normal page on your website, is vital to a successful PPC campaign. That's because landing pages reduce distractions for your visitors by removing your main navigation menu and other links that point visitors to other pages on your website. Instead of encouraging consumers to browse your entire website, landing pages have a clear mission and encourage users to take one specific action, such as filling out a form to get a quote online. Additionally, to ensure your landing page provides a seamless experience for consumers who click on your ad, you must ensure the content reflects the same message as your ads.

Build Out an Ad Campaign: You'll first need to choose which campaign type you want to get started with. For search campaigns, the most common and easiest to get started with, you'll need to conduct keyword research to determine which search terms you want your ads to appear for in the search results. Keywords with a high click-through rate (CTR) and a low and/or affordable cost-per-click (CPC) are key. You'll also want to create separate ad groups with similar keywords to run ads that offer the most effective ad copy and landing page content possible.

Test & Optimize: To maximize your advertising dollars, it's important to consistently monitor and optimize your campaigns each month. Adjust your bidding strategies, hone in on the most effective keywords and audiences for your agency, and consider updating your ad copy and/or landing page copy to improve your lead generation results and overall return on investment (ROI).

Additional Resources

- Set up a pay-per-click advertising account with [Google Ads](#) or [Microsoft Advertising](#).
- For more information about the different types of PPC ads and how they can benefit your agency's lead generation efforts, view [BrightFire's on-demand webinar, "Rapid, Cost-Effective Lead Generation with Pay-Per-Click Advertising"](#).
- To see what's possible with retargeting PPC ads, view [BrightFire's on-demand webinar, "The Rule of 7: How to Win Your Website Visitors Back."](#)

XXIII. Additional Considerations for Your First Year in Business

Key Points

- Having a realistic mindset for your agency can be the difference between success and failure during the first year.
- Because you will be juggling quite a bit in your first year of business, limiting your initial carrier access to customers that fit your target market will help to streamline your workload.
- A healthy savings account balance can help alleviate concerns for paying the bills during the beginning months of your agency's business life cycle.
- It is important to have funds available as agency cash flow can take months to turn positive.
- In this section, we'll discuss the importance of working capital and why working with multiple carriers can be both a blessing and a curse.

Overview

Embarking on your journey as an independent agency owner is an exciting yet challenging endeavor. The first year is crucial as it sets the tone for your future success, demanding dedication, perseverance, and a realistic mindset. One of the key aspects of this transition is building up your savings. Financial preparation is essential to ensure stability during the initial phases of setting up your agency. By having a safety net of funds, you can focus on learning new systems, establishing your business, and weathering any delays in commission payments without financial strain. In this section, we'll delve into what you can expect during your inaugural year and how to navigate these hurdles effectively.

Why This Step is Important

Setting realistic expectations for your first year as an independent captive insurance agent is vital because it prepares you mentally and emotionally for the challenges ahead. According to the Bureau of Labor, nearly one in five businesses fail during the first year. Understanding that the initial phase will be tough, especially the first six months, helps you brace yourself for the journey.

By acknowledging the difficulties and staying focused, you increase your chances of overcoming obstacles and laying a strong foundation for future growth. Additionally, limiting your carrier access ensures you can manage your workload efficiently and effectively serve your clients. By setting realistic expectations, staying focused, and leveraging available resources, you can navigate the challenges of your first year with confidence and resilience.

Having savings is also essential for several reasons:

Agency Setup: Setting up your independent agency requires initial investments in business resources, office space, marketing materials, technology, and more. Having working capital allows you to cover these expenses without relying solely on immediate income from new business commissions.

Delayed Commission Payments: Commission payments from carriers may not be immediate. Different carriers may have varying payment schedules based on product type and policy funding. It's important to anticipate potential delays in receiving your first commission checks and have enough savings to sustain yourself and any personal financial obligations during this period.

Having realistic expectations and preparing yourself financially will put you in a position to handle the inevitable challenges of your first year effectively, laying a solid foundation for your future success.

How to Get Started & Complete This Step

Mindset Preparation:

- **Embrace Reality:** Understand that the first year will be the hardest. Mentally prepare yourself to navigate challenges and setbacks with resilience and determination.
- **Set Realistic Goals:** Establish achievable goals for your first year, considering factors like client acquisition, revenue targets, and professional development.

Carrier Selection: Choose Wisely: Select 6–10 initial carriers that align with your target market. This strategic approach streamlines your workload and allows you to develop a deeper understanding of each carrier's offerings.

Time Management: Prioritize Tasks: Recognize that you'll be juggling multiple tasks during your first year. Allocate time effectively and delegate tasks whenever possible to maintain focus on core business activities.

Continuous Learning: Invest in Education: Enhance your industry knowledge, sales skills, and client servicing capabilities through ongoing education and training. Leverage resources such as workshops, webinars, and industry publications to stay updated on industry trends and best practices.

Connect with Mentors: Seek guidance and support from experienced independent agents or industry professionals. Learning from their experiences and insights can help you avoid common pitfalls and accelerate your growth trajectory.

Financial Preparation:

- Take stock of your current financial status and expenses. Determine how much savings you'll need to cover your living expenses, business setup costs, and potential income gaps during the transition period, which can last up to 6 months or more.
- Develop a budget that outlines your anticipated expenses during the transition phase. Allocate a portion of your income towards savings each month to gradually build up your financial reserve.
- Prioritize building an emergency fund alongside your savings to cover unexpected expenses or emergencies that may arise during the transition period.

By following these steps, you'll be well-prepared to navigate your first year as an independent captive insurance agent, setting a strong foundation for future success.

Additional Resources

- [Schedule a consultation call with ISG United Director, Chris Hill](#)
- **Article:** [How to succeed in your 1st year as an independent agency owner](#)

Additional Resources

For Building Your Independent Agency

BUSINESS PLANNING

- Document: [Business plan](#)
 - Article: [4 Ways to Gain Access to Insurance Carriers](#)
 - Article: [More Carriers ≠ More Success](#)
 - Article: [Personal Lines or Commercial Lines...Where Should I Focus My Agency?](#)
 - Article: [Making 'Working From Home,' Work.](#)
 - [InsBOSS](#)
 - Some independent agent associations to consider include:
 - [The Big "I"](#)
 - [PIA National](#)
 - [Latin American Association of Insurance Agencies](#)
 - [National African American Insurance Association](#)
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BUSINESS STRUCTURE

- Visit the [U.S. Small Business Administration website](#) for more information on registering your business name.
 - [Dialpad](#): Call, message, meet, and support your customers via Dialpad's AI-powered platform. Create a custom domain-based email account for [Google](#) or [Microsoft 365](#).
 - Get more information on how to add a domain-based email through [Google Workspace](#) or [Microsoft 365](#).
 - For additional information on developing an effective brand identity, visit [HubSpot's brand identity guide](#) online.
 - Get more details on the trademark process to protect your brand name and logo on [USPTO's website](#).
 - For more information on what Net Promoter Score (NPS) surveys are and why they're important, check out [HubSpot's Ultimate Guide to Your Net Promoter Score](#).
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WEB PRESENCE & TECHNOLOGY

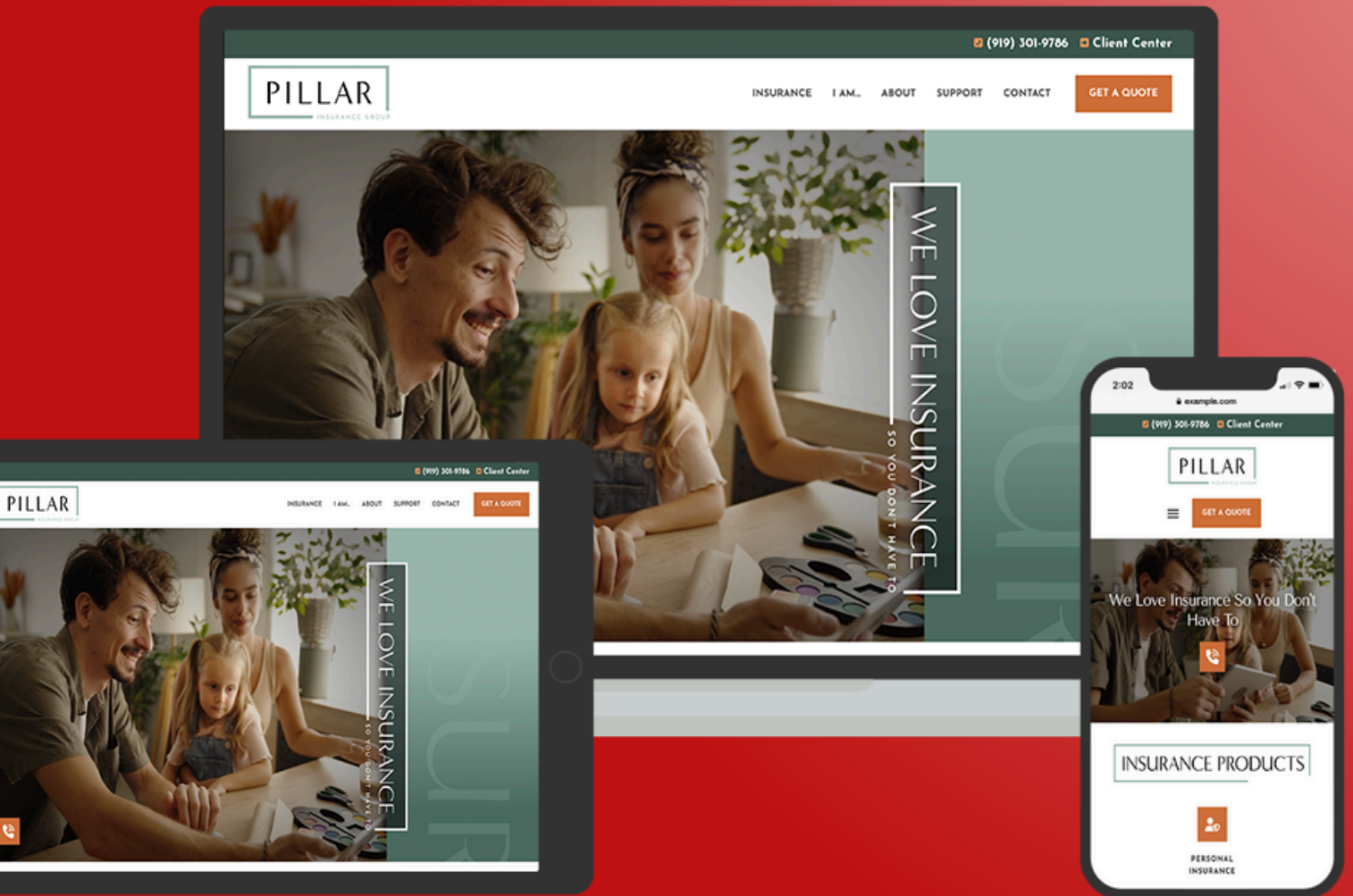
- Common websites to check domain name availability and purchase one include [name.com](#), [Bluehost](#), [DreamHost](#), or [Namecheap](#).
 - Popular hosting companies include [Bluehost](#), [SiteGround](#), [WP Engine](#), and [Dreamhost](#).
 - For more information on how you can make your website more accessible under the Americans with Disabilities Act, watch BrightFire's on-demand webinar, "[ADA Compliance for Agency Websites](#)."
 - For more information on everything you need to create an effective agency website, check out BrightFire's [Ultimate Guide to Websites for Insurance Agencies](#).
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Additional Resources

For Building Your Independent Agency

WEB PRESENCE & TECHNOLOGY

- Article: [Is a Management System Necessary?](#)
 - Article: [Comparative Rating Systems](#)
 - You can find a list of several local business listings and review platforms you should be present on [from here](#).
 - For additional information and helpful tips on managing and consistently generating online reviews, check out [BrightFire's Ultimate Guide to Online Reviews for Insurance Agencies](#).
 - Get more insights into the importance of maintaining accurate and consistent local business listings across the web in [BrightFire's on-demand webinar, "6 Reasons Why Accurate Local Listings are a Must"](#).
 - Depending on the platforms you choose to be present on, you can create your accounts using the following links: [Facebook](#), [Google Business Profile](#), [LinkedIn](#), [Instagram](#), [X](#) (formerly known as Twitter), and [TikTok](#). For Facebook and LinkedIn, you will need to create a business page through your personal profiles.
 - For the recommended profile picture and cover photo dimensions on each platform, check out [Sprout Social's updated guide to social media image sizes](#).
 - Creating a content calendar can be as simple as starting one with a free tool like [Google Sheets](#).
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If you have questions about the content in this document or are interested in BrightFire's custom-designed websites and done-for-you digital marketing solutions, we would love to connect with you.

[Schedule A Consultation](#)