An Open Letter to Independent Agency Principals

As a 24-year captive agent in Arizona, I had become very limited in regard to the resources available to insure all aspects of my clients needs. I found that as my agency grew, it was being restricted by the limited appetite of my captive carrier. So, I joined Networked Insurance to expand on markets and coverages that were not available to me. The original intent was to provide me with the resources that I needed to provide my current and prospective clients with an insurance solution to almost any scenario.

I worked in this capacity for a couple years, providing coverages thru both my captive and Networked as a catch all for hard to place risks and specialty coverages that were limited at the captive. It was during this time I also began to compare my client's core policies with what Networked had available for these same core policies. I quickly realized that many of my clients would be better cared for through many of Networked's affiliations. Many options provided better pricing, some better coverage, more importantly, many options provided better coverages and better pricing.

It was at this point I decided to make a huge decision, resign from my 24-year relationship at the captive, lose all current income, honor a no compete and start over from zero. Crazy? A bit, but I felt I had the right company to go forward within Networked. Did I have concerns? Certainly, but I felt Networked provided me the best opportunity to be completely on my own at some point. I believed Networked provided the best contract as an aggregator.

My five-year plan was to rebuild my agency, my way, insuring the types of risks I like to work with, with top companies in the industry. I wanted the ability to move away on my own, if I choose too. It was clear I needed competent persons to work with, knowledgeable underwriters and support from the marketing rep to keep me informed. Networked employees are top notch, I feel I am communicated with professionally and kept informed more than ever thru Patti Leonard, Networked sales and marketing. I feel that underwriting is **reachable**, **consistent and helpful in getting policies issued timely**.

At year five, my contract was up, decision again — do I head out on my own? That was my plan. My agency has grown to \$5M — bigger than I ever was at the captive. It made sense to move on, but I now have a **relationship with Networked, one that has become mutually beneficial**, but what is the best way to move forward? Networked allows you to renew as is, move on or move to other programs you qualify for. Decision time again, and after review, I choose to stay in the Networked family in their Direct Access Insurance Services (DAIS) cluster program that provides opportunities that I feel will benefit us both as we continue to grow together.

It is my ultimate goal to build a successful agency by developing agents in my agency. This can only be done with the right people and the right companies. It requires the ability to communicate effectively and efficiently. The agency has to work as a team, together, with the same goals in mind. Networked has been an integral part in helping me put my puzzle together. Networked should be your choice, if your goals are similar to mine. It is my opinion that Networked is the best choice for an agent looking to succeed in the insurance business. No one does it like Networked.

Sincerely,
David C Bradshaw, Owner, BMS Insurance Solutions
Networked member since 2008

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Networked should be your choice...the best choice for an agent looking to succeed."