

BIG I CNY

MEMBERSHIP

WINTER 2023 NEWSLETTER

Promoting the value of **independent insurance agents** in Central New York

BIG I

CENTRAL NEW YORK



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“Our mission is to promote the value of independent insurance agencies in Central New York and provide quality programs, education and networking for our members.”

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Dear Membership,

As President of Big I CNY I want to take a minute to express what an honor it is to be able to serve our local association and work with our dedicated board of directors to address issues that impact independent agents and their customers. Big I CNY also provides many benefits and resources to membership, such as our legislative event to advocate positive legislation, CE classes for continuing education, our fundraising golf tournament or the holiday party. We pride ourselves in giving back to the CNY community, 12 charities that you suggested each received \$1000 from the proceeds of our annual golf tournament.

Advocacy week is coming up from February 27 – March 3, this is a great opportunity to join virtual calls with your state legislators to explain why our legislative issues are so important and how they impact the insurance industry in New York (register here). Save the date for the Big I CNY Annual Golf Tournament at Timber Banks on June 26 – **registration is open!**

It is a crucial time to be involved and engaged with your fellow CNY agents and carriers on issues like technology, market conditions, regulations and more. If you are interested in joining a group of members to go to Washington, DC on April 26-27, let me know and I will get you the information that you need. If you are interested in learning about being a member of the CNY local board, we highly recommend that you consider it. We are a group of independent agents and local carriers that enjoy working together on behalf of the members in our CNY region. We are also working with high schools and colleges to attract young people to this great industry – they are our future!

Please reach out to me or any **Big I CNY board member** if you have something you want to discuss.



Jim Poindexter
President Big I CNY

UPCOMING EVENTS

Thursday, March 16

Shot Clock Social

The Wildcat Pub
3680 Milton Ave
Camillus, NY 13031

Get in on the basketball frenzy at NextGen CNY's Shot Clock Social at The Wildcat Pub in Camillus. Cheer on your favorite team and meet other young insurance agents and company reps. Be sure to wear your favorite college team gear. There will be food, drink, and a chance to win great prizes.

REGISTER HERE

Monday, June 26

Big I CNY Golf Tournament

Timber Banks Golf Club
8184 River Road
Baldwinsville, NY 13027

Grab your clubs and head to Timber Banks on Monday, June 26th for the Big I CNY Golf Tournament. You'll have a great time hitting the links while helping local non-profits and the Project InVEST Robert Maher Memorial Scholarship Fund. This scholarship helps CNY students continue their education in the field of insurance.

Agents, brokers, and company representatives raise thousands and thousands of dollars every year at this tournament. The money goes right back into CNY, helping local charities that you recommend.

REGISTER HERE

Charity, Community & Cheer at the Big I CNY Holiday Party

More than 100 CNY agents, company reps, and friends celebrated the new year with the annual holiday party at Coleman's on January 12th. Attendees donated dozens of new winter hats, gloves, scarves, socks, and \$260+ in monetary donations to St. Lucy's Bread of Life program. The winter gear will be donated to families in need. Big I CNY is still accepting donations for St. Lucy's. Please Allison Just at ajust@biginy.org for more information.

Thank you to Syracuse CPCU for co-sponsoring the holiday party!



Prior to the holiday party, the Big I CNY Board of Directors handed out \$12,000 to local charities. The money was raised at the 2022 golf tournament with members choosing which charities benefited. This year's charities are:

Central Association for the Blind & Visually Impaired

Clear Path for Veterans

David's Refuge

Erin's Angels

Food Bank of CNY

Honor Flight

Hospice & Palliative Care

In My Father's Kitchen

Meals on Wheels

Road to Emmaus Ministry

Samaritan Center

Sleep in Heavenly Peace.

To see more pictures, visit BigICNY.com

SAVE THE DATE

GO **2023** **BIG**

MAY 24, 2023 | FOX HOLLOW | WOODBURY, NY

[BIGINY.ORG/GOBIG](https://biginy.org/gobig)

ALBANY UPDATE:

GOVERNOR HOCHUL DELIVERS STATE OF THE STATE ADDRESS

On January 10th, in the Assembly Chamber, Governor Kathy Hochul delivered her second State of the State Address. In her address, the Governor declared, "the state of our state is strong." Throughout her speech, the Governor outlined her various priorities for the upcoming Legislative Session, which she is calling the "Achieving the New York Dream," Agenda.

Some of the priorities she mentioned in her speech include increasing housing in the State, raising the minimum wage, expanding access to mental health services and child care services, continuing to work on meeting the State's climate goals, and potential changes to New York's bail laws. The Governor also released her 2023 State of the State Book, which provides more details on her agenda, as well as proposals that were not specifically mentioned in her speech. Some of the highlights from the State of the State Book include:

- A "New York Housing Compact" Strategy to address New York's housing crisis by building 800,000 new homes over the next decade;
- A transformational plan to strengthen mental health care, which includes increasing capacity for inpatient psychiatric treatment by 1,000 beds and adding 3,500 housing units to serve individuals with mental illness;
- Major public safety initiatives and investments to drive down gun violence and violent crime;
- Raising the minimum wage annually and index it to inflation;
- A Cap-and-Invest Program to reduce greenhouse gas emissions and combat climate change;
- \$165 million in relief to more than 800,000 utility customers; and
- A plan to make child care more affordable, accessible, and fair in New York.

The State of the State book includes several proposals of interest to independent agents:

- A comprehensive lead poisoning primary prevention program, with specific focus on preventing lead exposure in rental housing. The proposal would mandate inspections of pre-1980 housing, remediation if lead hazards are discovered, and state funding to defray the costs to landlords. Notably, the proposal does not include a ban on the use of lead paint exclusions in habitational coverage. We have long opposed a ban on such exclusions, and urged policymakers to focus on proven prevention strategies, such as Governor Hochul has proposed.
- Improving the customer experience by reducing bureaucratic "friction" that imposes a time tax on New Yorkers. While light on specific details, this broad directive could be a vehicle for the inclusion of photo inspection reform and the replacement of the DMV IIES system with a modern online verification system.

These proposals will be fleshed out with specific legislative language in the coming weeks, then will go through two rounds of amendments during February. Both houses of the legislature will then release their own budgets, and legislative leaders and the Governor will negotiate a final budget, which is due by April 1st.

We will continue to watch the budget process closely and keep you updated.



Written by Scott Hobson, MPA
AVP of Government Relations
shobson@biginy.org
518.708.3247

Visit Big I NY's website
BigINY.org/Newsfeed
for continued updates
from Albany.

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INDEPENDENT **AGENTS** ADVOCACY WEEK

February 27th - March 3rd | Virtual

Speak Up and Advocate for **Your** Industry!

Join fellow independent agents from across New York State for Big I NY's Virtual Independent Agents Advocacy Week. This empowering event will kick off with an advocacy training session on February 27th, followed by virtual meetings with your state lawmakers in Albany. This is your opportunity to be an advocate for your industry and your customers.

During Advocacy Week, you'll be part of the movement to help speak up for your customers and help the independent channel thrive – all from the convenience of your desk! Don't worry - we'll get you prepped on the issues and ready to share your story.

Together we can make a difference.
Together we are Big I New York.

REGISTER NOW

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CHANGES IN ALBANY

Big I NY Photo Inspection Bill Included In Governor's Budget

Governor Hochul has released her executive budget proposal, and we are thrilled to report she has included our bill to allow insurance companies to waive photo inspections. Since the bill was vetoed in November 2022, we have been negotiating with the Governor to reach an agreement, and those efforts have paid off.

The proposed budget legislation, if passed, will take effect in October of 2023, and carriers will be allowed to waive photo inspections until October 2027.

Between now and April 1st, the state Senate and Assembly will release their own budget proposals, and then the Governor and Legislative Leaders will negotiate a final budget. Therefore, we need both houses of the legislature to include photo inspection reform in their own proposals.

[Agents are urged to contact their state lawmakers and urge them to follow suit.](#) Additionally, we will be scheduling virtual meetings with key lawmakers from February 27th to March 3rd as part of Independent Agents Advocacy Week. [Be sure to register and join us to help get this critical reform passed!](#)



David Weprin Named Chair of Assembly Insurance Committee

On January 4th, Assemblyman David Weprin (D, Queens) was named chair of the influential Assembly Insurance Committee. Weprin succeeds former chair Kevin Cahill (D, Kingston) who lost re-election in 2022.

Virtually all legislation affecting the insurance laws and regulations in NY must be approved by the Insurance Committee before a full vote of the Assembly can be taken. As such, it is one of the most important legislative committees to our industry. Assemblyman Weprin represents the 24th Assembly District in Queens, the same district represented by his father, the late Assembly Speaker Saul Weprin, for 23 years and his brother Mark Weprin, for over 15 years. In 2017, Weprin was named Chair of the Assembly Committee of Correction. Prior to serving as the Chair of Committee

on Correction, Weprin served as Chair of the Assembly Task Force on People with Disabilities from 2014 - 2016. Weprin was also named Co-President of the National Association of Jewish Legislators in January 2017.

We congratulate Assemblyman Weprin on his new role as chair of the Insurance Committee, and look forward to working with him on the many issues facing our industry and customers.

CHANGES IN ALBANY

New Law Further Restricts Underwriting of Dog Breeds

A law taking effect in March adds new restrictions to homeowners insurers' ability to underwrite breeds of dogs residing in a home or apartment. The law, which builds on one that took effect a year ago, effectively requires insurers to provide liability coverage at full policy limits for most dogs regardless of breed.

The New York State Assembly [approved the bill last March](#) by a vote of 115 to 32, and the [Senate](#) followed in May by a vote of 49 to 13. Gov. Kathy Hochul signed it into law on December 15, 2022.

Previously, insurers were [prohibited](#) from:

- Refusing to issue or renew
- Cancelling, or
- Surcharging a rate or premium

based solely on the breed of a dog in the household.

The [amended law](#), which applies to policies issued, renewed, modified, altered or amended on and after March 15, 2023, further prohibits insurers from:

- Excluding
- Limiting
- Restricting, or
- Reducing coverage

based on dog breed.

The law applies to homeowners and renters insurance policies. It also applies to commercial policies insuring one- to four-family dwellings if the named insured is an actual person and not an organization such as a limited liability company or a corporation.

Be aware that after March 14, your carriers will no longer be able to add exclusions or sub-limits to the liability coverage in any of these types of policies based solely on dog breeds.



CHANGES IN ALBANY

New Law: Auto Policies To Include Supplemental Spousal Liability Coverage

A law that took effect January 1 requires all New York automobile insurance policies to include supplemental spousal liability insurance coverage. Insureds may opt out of purchasing the coverage. Big I New York members should prepare now to begin informing their personal and commercial auto insurance clients of this change.

The [measure](#), sponsored by former Assembly Insurance Committee Chair Kevin Cahill (Democrat from Kingston,) [passed the State Assembly](#) by a vote of 110 to 39 on May 31, 2022. The [State Senate](#) approved it the following day by a vote of 60 to 3. Gov. Kathy Hochul signed it into law on December 23 on the condition that the two houses would immediately enact amendments pushing back the effective date and permitting it to expire.

Supplemental spousal liability insurance is coverage for an insured's legal liability for the death of or injuries to a spouse, even where the injured spouse must prove the other spouse's culpable conduct before recovering damages. It applies only to primary auto liability coverage, not to umbrella liability coverage. We have not heard of instances where one spouse sued another, but the coverage could become important when an insurer for another driver pays for damages and subrogates against the insured driver. It might also become important in relation to a

supplementary uninsured/underinsured motorist claim.

Previous law required insurers to offer the coverage to all insureds at the inception of new policies and on renewals. Industry data standards setting organization [ACORD](#) published a form in 2003, [ACORD 65 NY \(2003/01\)](#), to enable documentation of the insured's acceptance or rejection of the coverage.

The amended law strikes the requirement that the insured must make a written request for the coverage. It now says that every insurer issuing or delivering an automobile liability policy that meets New York requirements must provide the coverage unless the insured "elects, in writing and in such form as the superintendent (of financial services) determines, to decline and refuse (the) coverage." All new and renewal policies must inform the insured of this.

The law took effect on January 1, 2023. However, the governor signed it on the condition that the legislature would change the effective date to later in the year and make the change expire at a future date. "I recognize the importance of this legislation, and have reached an agreement with the Legislature to move back its effective date in order to give the Department of Financial Services adequate time to update its [regulations](#) and forms in order to fully comply with the requirements created by this legislation," she wrote. "The agreement also includes a sunset date at which time the law can be re-authorized, consistent with how the State has handled other supplemental insurance provisions."

Law Change Helps Employers Who Owe NYSIF Money

Employers in debt to the New York State Insurance Fund (NYSIF) may now be able to arrange installment payment plans to settle what they owe, under a law that took effect last summer. If you insure any businesses with outstanding premiums due to NYSIF, you may be able to help them pay off their balances.

State law makes an employer who has not paid its billed premium and assessments to NYSIF ineligible to purchase another policy. It also states that NYSIF is not required to offer insurance to an employer at least partly owned by someone who has an outstanding premium debt to it. The amendment to that law gives NYSIF new discretion regarding these employers.

The [bill](#) was sponsored by State Sen. Jessica Ramos, Democrat and Working Families Party member of Queens, and then-Assemblywoman (now Senator) Nathalia Fernandez, Democrat of Bronx and Westchester Counties, at NYSIF's request. It passed the state Senate and Assembly unanimously last May and was signed into law by Gov. Kathy Hochul on June 30. It took effect immediately.

The [amendment](#) permits NYSIF to issue a new policy to either type of employer by consenting to a payment plan for the employer to pay off the unpaid balance. The employer must meet four conditions:

- Any uncompleted required payroll audits or self-audits must be completed at the time the new policy is issued.
- The employer's prior payment and policy history must meet NYSIF's underwriting standards.
- Before a new policy is issued, the employer must demonstrate the ability to pay the deposit premium on the new policy and first installment of the past-due premium payment plan.
- NYSIF must be satisfied that the employer has the ability to pay both the overdue balance and the premium payments on the new policy within 12 months from when the new policy is issued.

The final payment on the overdue balance is due within 12 months from when the new policy is issued. If the employer defaults on either the overdue balance payment plan or the premium due on the new policy, NYSIF can cancel the new policy. If that happens, the employer is ineligible for NYSIF coverage until all overdue amounts are paid off.

CYBERSECURITY IN THE YEAR 2023

Written by Tara Mitchell for Catalyit.com



Cybersecurity is top of mind at Catalyit and we're sharing some of the latest tips to keep you and your clients more secure. If you need assistance, Catalyit's team of cybersecurity gurus can recommend solutions to test your vulnerabilities, steps to remediate them, and cutting-edge tools to train your staff. See how Catalyit can help!

Insurance agents should be aware of the potential cybersecurity threats that can affect their clients and take steps to protect against them. Some of the top concerns for insurance agents to be aware of in 2023 include:

- 1. Phishing scams:** These are fraudulent emails that appear to come from a legitimate source and attempt to trick the recipient into divulging sensitive information or installing malware. Insurance agents should be cautious when opening emails or clicking on links and should verify the authenticity of the sender before sharing any personal or financial information.
- 2. Ransomware attacks:** These are attacks in which cybercriminals hold a victim's data hostage until a ransom is paid. Insurance agents should advise their clients to regularly back up their data and have a plan in place for responding to a ransomware attack.
- 3. Data breaches:** Hackers can gain access to sensitive data, such as personal information or financial records, through a data breach. Insurance agents should encourage their clients to use strong passwords and implement other security measures to protect against data breaches.
- 4. Malware:** Malware, short for malicious software, is any software designed to harm or exploit a computer system. This can include viruses, worms, and ransomware. Insurance agents should ensure that their devices have up-to-date antivirus software installed to protect against malware attacks.

5. Unsecured networks: Customers may be at risk when accessing the internet on unsecured networks, such as public Wi-Fi hotspots. Hackers can easily intercept unencrypted data transmitted over these networks, so insurance agents should use a virtual private network (VPN) to secure their connection. See Catalyit's TechTip on using your personal hotspot when in public spaces to help secure your data.

6. Weak passwords: Weak or easily guessable passwords can make it easy for hackers to gain access to insurance agents' systems. Agents should use strong, unique passwords for all accounts and enable two-factor authentication whenever possible. Cyber insurance policies require the use of multi-factor authentication and if you aren't using technology that supports this, consider switching and we can help!

7. Lack of employee awareness: Insurance agents should educate their employees on cybersecurity best practices and the importance of protecting client information. This can help prevent employees from falling victim to phishing attacks or other types of cyber threats. At Catalyit, we can also recommend some great tools to help you automate and manage this training easily.

By being aware of these and other cybersecurity threats, insurance agents can help their clients protect themselves and their businesses from potential harm. Let's ring in the new year with new knowledge to stave off attacks and safeguard our customers and our agencies!



YOU NOW HAVE FULL ACCESS TO CATALYIT.COM AS A BIG I NY MEMBER.

Your **free** subscription gives you, and every employee of your agency, full access to Big I NY's hub for technology advice, tools, training, insights, & more.

This was previously a separate paid subscription. Now, it's included in your membership - **a \$1,500 value!**

Technology is critical to agency success, profitability, valuation, and employee retention. **Here's what you gain from Catalyit:**

- **Guides & Reviews:** Selection guides for each area of your tech with side-by-side comparison charts of solution provider features, and reviews.
- **Tools:** An in-depth tech assessment with a custom roadmap report for your agency awaits. Get a free consult with an expert, and guidance on the best approach for your tech stack. Question? Call our Catalyit Help Line.
- **Training:** From live coaching and Q&A sessions to our on-demand video vault, you'll be able to get the most out of your tools.
- **Insights:** You don't have to hunt for the latest tips and tech news. We send the tips and terms you need to know to your inbox each Monday.
- **Consulting:** One-on-one expert support to help you implement solutions.

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LASTPASS HACK - ARE YOU AT RISK?

Written by Tara Mitchell for Catalyit.com

With the latest breaches at companies like LastPass, your customer data is even more vulnerable. We have put together remediation steps for your LastPass users to help correct or transition to a more secure solution.

- 1. Change your LastPass Master Password.** Log in, head to Account Settings, and change your Master Password under 'Login Credentials.'
- 2. Go through your Vault and figure out what's critically important to you,** personally and professionally, and change the password(s) directly on each site.
- 3. Check your Password Iterations setting and make sure it's at least 100100.** Go to Account Settings, click Show Advanced Settings, and confirm this value under the 'Security' section.
- 4. Consider migrating away from LastPass.**

At the end of the day, #4 is completely up to you. I personally can't advocate for LastPass, largely due to how they handled the breach but also for all the dirty laundry that has come out after the fact.

If you'd like to migrate away from LastPass, it isn't too difficult!

1. Log in to LastPass via your browser.
2. Select Advanced Options in your sidebar and click Export under 'Manage Your Vault.'
3. LastPass will email you, and you need to select the Continue Export button in the email.
4. You'll be taken back to LastPass, back to Advanced

Options, and will need to click Export one last time.

5. Choose a password manager alternative. I can recommend 1Password and BitWarden if you want to manage an offline password manager.
6. Any reputable password manager can 'Import' in their settings. You'll simply select that, upload your LastPass export file, and the job is done!

VERY IMPORTANT: Delete that copy of your passwords fully (including emptying your trash). That's got all your crown jewels in it!





We need your help.

You may have heard us talk about your tech stack – all the systems and software you use in your agency to serve customers and manage your business.

To guide new tools, support solution provider advocacy, and provide you with critical insights, we want to learn what agencies are using now and how you feel about them.

Take our 5 minute Tech Stack Survey and be entered to win weekly tech prizes like:

- Multi-Device Charging Station (with wireless charging)
- Digital Tape Measure
- \$50 Amazon gift card (for tech of your choice)

And the grand prize of \$1000 Catalyit consulting time!

Take the survey now at

Catalyit.com/TechStack

REMINDER:

What You Need to Do for the Cybersecurity Regulation

We are knee-deep in 2023. This is the time of year when Big I NY gets a lot of questions from members about what they have to do to comply with the [Cybersecurity Requirements For Financial Services Companies regulation](#). Though the New York State Department of Financial Services (DFS) has [proposed a number of changes](#) to that regulation, none of them are in effect yet. Therefore, your obligations are the same this year as they were last year.

Here are answers to the questions we get most frequently:

- The agency must complete and submit the online [Certification of Compliance](#) to the DFS between now and April 15.
- Agencies that fail to submit the Certification of Compliance by April 15 may be subject to fines by the DFS.
- Licensed agency employees who are covered by the agency's cybersecurity program (which is likely all of them) are not required to submit a Certification of Compliance.
- Instructions on how to complete the Certification of Compliance are available on [our website](#) and also on the [DFS website](#).

- This is the sixth year that agencies have been required to submit the certification, so *Big I New York will not provide phone assistance with completing it this year.* The agency is not required to re-submit the Notice of Exemption unless it has [grown too large to qualify](#) for the limited exemption.
- Licensed agency employees are not required to re-submit the Notice of Exemption unless they have [changed employers or names](#).
- DFS does not offer a way for the public to determine the exemption a specific licensed individual submitted.

Members can obtain our resources on how to comply with the regulation at any time at:

www.biginy.org/cyber

To learn about the changes that may be coming to the regulation, check out:

[Our November 11, 2022 post](#)
[Our January 5, 2023 Gear Up presentation](#)



NEW MARKET ALERT: CHUBB

Access to markets shouldn't prevent you from writing business. That's why we developed IMS – a market access solution for any size agency – and your Big I NY membership grants you access.

We're thrilled to welcome Chubb to the IMS family for your commercial lines and personal lines business.

Chubb offers a fantastic commercial lines program with an impressive appetite list and customizable solutions.

See Chubb appetite and commission rates at:

[IMSACCESS.COM/NEWYORK](https://imsaccess.com/newyork)

WAHVE: Work At Home Vintage Experts

Remote staffing with experienced insurance professionals

Does your insurance agency need talent? WAHVE (Work at Home Vintage Experts) can eliminate the stress of hiring. Using an innovative work-at-home model, WAHVE contracts skilled insurance professionals based on your job needs, full-time or part-time.



HOW CAN A WAHVE HELP YOU?

EXPERIENCED REMOTE EMPLOYEES

WAHVE matches agencies with insurance professionals who have years of experience in the industry. These professionals, known as wahves, are available full-time or part-time, as well as for project/consulting work. WAHVE focuses on finding the right employee based on the needs of your agency. When you and a wahve agree to work together, a wahve is outsourced to you on a contract basis.

COST-EFFECTIVE

Wahves cost 50 percent less than regular experienced staff, helping your agency improve its profitability. By hiring a wahve, you save on salary, benefits, overhead and turnover costs. The savings go right to your bottom line.

MENTORING

Wahves make excellent mentors for your agency's inexperienced producers. They are experts in their fields -- often having multiple designations, degrees and licenses -- and enjoy the opportunity to mentor or train new producers. Their institutional knowledge is invaluable to young agents just starting out in their careers.



"WAHVE is a great source of people with insurance knowledge who don't require extensive training."

EXTEND YOUR HOURS

WAHVE can help you extend your agency's hours of service to clients. For example, if you hire a wahve who lives in the Pacific Time Zone, they could be available to help clients after normal business hours in New York's Eastern Time Zone.

THE PERFECT MATCH

WAHVE's extensive qualification process includes testing in insurance knowledge, agency management system skills, and a personality profile, as well as reference and background checks.

"WAHVE provided reliable and technically skilled underwriting talent, allowing us flexibility without compromising service."

WAHVE CAN HELP YOU WITH:

- Commercial Lines
- Employee Benefits
- Personal Lines
- Accounting
- And more!

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20
23

GOAL
 PLAN
 ACTION

**New Year
New Leads
New Approach**

Win a Marketing Plan for Your Agency!

One winner will receive a 90 day action plan to get your agency set up for success

[**ENTER NOW**](#)

Accelerate Your Agency

We're here to help guide your agency in the right direction!

If it seems like you have a seemingly endless list of things to do just to keep your agency afloat—not to mention growing—then good news! You're in the majority of independent agencies who are simply doing what they can to stay on top of it all.

This 90 day action plan will help you set a clear direction for your agency to take charge of your marketing and sales efforts with a detailed step by step plan.

This guided process takes 4 weeks and is designed to:

- Evaluate and audit your current marketing strategy
- Gain clarity on the ideal customer you serve and how this impacts your agency's marketing and sales
- Build a step by step process for attracting, converting and keeping your best customers
- Create a "Big 3" action plan that prioritizes your agency's growth over the next 90 days

