

EVERQUOTE

The Ultimate Guide to

# Preparing Your Agency for *Growth*

in 2025

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The background features a series of overlapping, upward-pointing arrows in shades of blue and teal. Each arrow is slightly offset from the one below it, creating a sense of depth and movement. The arrows are set against a dark blue background, and the overall composition is dynamic and forward-looking.

# The Ultimate Guide to Preparing Your Agency for Growth in 2025

If growing your insurance agency was simple, everyone would be doing it.

The challenges vary widely; they could include a low hiring budget, a lack of marketing skills, not enough crucial business data, or any number of other factors.

Thankfully, EverQuote is uniquely positioned to help you circumvent these issues. We've had the pleasure of working with numerous talented agents over the years, and they are enthusiastic about sharing their knowledge. As a result, we have a treasure trove of webinar interviews that go in-depth on numerous topics of interest to any agency owner looking to grow.

We pored over interviews from some of the most successful agents we know—many of whom have been in the business for decades—and compiled their advice into one comprehensive resource. Below are the tried-and-true strategies these agents used to succeed in growing their own businesses—and now their experience is yours for the taking. To make the most of this guide, be sure to click through to the featured webinars and eBooks listed for each section!



Section

# 01

## Preparing For Growth



Though you're probably eager to jump in, it's important to start your growth off on the right foot. If you dial up your sales efforts and hire new staff before you fully understand your starting point and your goals, you can't ensure that every move you make will drive you toward your ultimate objective.

Don't rush through these steps. Building a solid foundation on which you can grow your agency requires some planning and research. Take the time to lay the groundwork for success, and your future self will reap the rewards.

### ▶▶▶ Step 1: **Assess Your Agency**

Before you can begin to grow, you must first understand where you're starting from. Knowing your current performance levels can help you set clear, realistic goals and measure your progress as you make changes to your operations.

## Evaluating Current Performance

You'll want to start by reviewing a number of key performance indicators (KPIs) that will function as the baseline for your future improvement. [Scott Grates](#), award-winning agent, speaker, and author, advises keeping an eye on the following metrics:

- The number of leads your agency generates (both self-generated and purchased) in a given time period (say, a month)
- The rate at which your agents contact and follow up with those leads—and are any leads slipping through the cracks?
- Your agency's close rate

You might also want to take a look at how your conversion rates compare to your competition and how each agent's individual performance stacks up against the team average.

Once you have a data-based overview of how your agency is running, you can start to build your action plan.



### Featured Resource

**Webinar:** "The Agency Audit: How to Make Sure Your Agency is on the Right Track" with Scott Grates

[Watch now](#)

## Setting Clear Goals For Growth

Goal-setting is more likely to work if you take the time to get specific right now. What *exactly* do you want to improve, and by how much? What's your ideal timeline for growth? Write down KPIs, numbers, and dates that you want to hit so those goalposts don't move over time.

As you set your objectives, [Michael Church](#)—successful agency owner managing two agency locations with more than sixteen staff members—suggests sticking to these guidelines for the best results:

- Ensure each goal is measurable with hard numbers. Think monthly sales volume, conversion rate, or the total number of policies closed.
- Align your goals with your agency's overall strategy. For example, are you looking to increase your life insurance book? Are you trying to increase your number of multiline customers? Your team members should all drive toward one constant endpoint.
- Align compensation with your goals. If you want your team members to achieve a specific goal, incentivize it with commissions and bonuses. Similarly, avoid incentivizing activities that don't align with your overall vision.
- Keep your expectations realistic. If your agents write an average of twenty five policies per month, expecting them to quickly double that volume to fifty would be unfair. Keep your goals attainable and your team will be more motivated to meet them.
- Review your progress on a regular basis. Communicate those results with your team.
- Work to your employees' strengths. Each person is good at something. Even new employees can participate in meeting company objectives by achieving small, bite-sized goals incrementally.

## Handling Poor Performance

What to do if an agent is underperforming? You might be tempted to let that person go or cast blame on them for the agency's overall poor numbers. However, taking this route means you likely won't get to the bottom of what's really going on, so you can't correct it—and you could very well experience the same problem with other employees in the future.

Instead, try to find out *why* this agent is underperforming.

- Do they have enough prospects?
- Have they been able to get in touch with them?



- Are they offering competitive rates?
- Can they effectively close deals with interested leads?

If you attack this problem with clear expectations and compassion—not blame—you might be able to build a plan to help this employee bring their sales up to speed with the rest of the team.



### Featured Resource

**Webinar:** “Setting Goals & Expectations and When to Fire Team Members” with Michael Church

Watch now

## ▶▶ Step 2: Understand Your Market

“You can’t operate in a vacuum,” says top author and marketing expert (and former agent) [Lezlee Liljenberg](#). “You need to know what’s happening in your market to be effective.” If you want to be successful with growing your agency, you’ll want to know your target demographic down to the fine details, and you’ll also need a strong understanding of how you compare to the competition.

### Analyzing Your Local Market

As with goal-setting, the specifics matter here, too. You can’t operate based on a vague feeling of how your market might respond to your efforts; this is a quick way to lose money. Instead, you’ll want to do some in-depth market analysis to see exactly who your customers are and what they want from you.

### To identify your ideal target customers, think outside the box:

- Use census data and government records to gather demographic information—age, income, education level, homeownership, etc. — for the people who live in your region.
- Look for trends in key areas such as population growth, economic changes, and housing developments.

- Develop an ideal customer profile based on the demographics, buying behavior, and personality characteristics you desire in a potential customer. For example, are you more interested in selling basic, “set-it-and-forget-it” auto insurance policies to new teenage drivers who don’t want to spend time shopping around? Or would you rather help seniors in your area negotiate the best rates based on good driving habits?
- Collect customer feedback from surveys, interviews, or focus groups to better understand their needs and challenges.
- Sponsor community events, host networking parties, donate to local charities, and partner with local businesses. As Lezlee says, “Engaging directly with customers is one of the best ways to learn what they truly want.”

Every data point you gather will help you craft a marketing strategy to attract your ideal customer.

### You can use similarly creative methods to assess your competition:

- Conduct a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis on your business and on your competitors so you know how your agency stacks up.
- Use this information to identify areas for growth and pinpoint what makes you stand out from the crowd.
- Check out the competition online. How does their website look? Do they engage people on social media? What do their customer reviews say? You can use tools such as SEMRush or Moz to evaluate each competitor’s SEO strategies and online presence.
- Compare your pricing with that of your peers. Make sure your prices reflect not only your costs, but also the value you provide and the rates of your closest competitors.



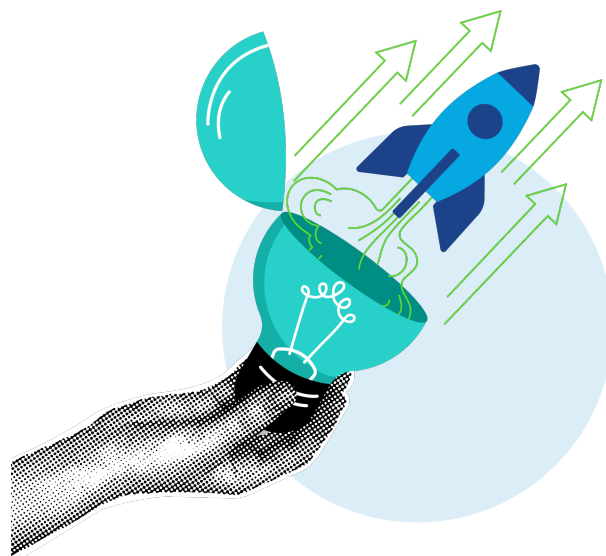
#### Featured Resource

**Webinar:** “Out of the Box Insurance Marketing” featuring Lezlee Liljenberg

Watch now

Section

# 02 Growth Strategies



Once you've built your foundation, you're ready to tackle the following steps toward building real growth. This is the exciting part you've been waiting for, where every move you make could result in dramatic improvements to your bottom line!

However, you likely won't be able to complete all of these steps right away. In fact, it's often a better idea to master one at a time before moving on to the next to make sure that you're maximizing your results. With that in mind, feel free to focus your efforts on the areas within your agency that need the most TLC and skim the rest for now. You can always come back to tackle the remaining steps in any order once you get the ball rolling.

## ▶▶ Step 1: Expand Your Multiline Sales

Most agents start out selling home or auto policies, or sometimes both. Life, health, and other types of insurance are typically considered harder to sell, so it's great to get your foot in the door as a new agent specializing in one or two areas.

The problem occurs when you get stuck there.

If you have to make brand new connections with a fresh prospect to sell just one policy before moving on to the next person, you're potentially leaving a lot of money on the table. Now is the time to brush up on your multiline sales techniques.



## Identifying Opportunities For Cross-Sales And Bundles

It's rare that a customer will approach you for home, auto, and life insurance all at once. Most of the time, the person has one specific type of policy in mind and assumes that will be the end of the transaction. It's up to you to figure out if you can help them further.

There's more than one technique for cross selling and bundling policies. It's best to have a number of tools in your toolbelt. For instance:

- Examine each customer's data to see if there are any obvious gaps in their coverage.
- Ask about any major life changes that could have sparked the need for new or different insurance coverage.
- Ask open-ended questions and encourage your customers to open up. They may reveal needs or pain points that they weren't even aware of.

As you converse with your client, keep in mind that the best thing you can do is provide helpful information for their situation. The more knowledge and capability you can demonstrate, the more the customer will trust you to find the right policy for their needs. "Selling is not about pushing products," Scott Grates says. "It's about providing solutions."

The second best thing you can do is make bundling, or adding policies, as convenient for your customer as possible. The topmost selling point of a bundle is that it's convenient for the customer to keep all policies under one umbrella—and hopefully it will save them a bit of money as well. Remember to stress how much easier it will be to keep track of home, auto, and life insurance payments if they're all heading to the same place.

If you choose to offer pre-defined bundles that clients can purchase, it's a good idea to choose policies based on the target customer profiles you created earlier.



Use the information you gathered on your primary customer segments to anticipate how they prefer to buy policies, the type of coverage they're most interested in, and the behavior and specific needs your prototypical customer brings to the table.

If this process gets complex, use a CRM system to track each of your customer interactions and list their preferences case by case. Soon, you'll have a wealth of information on which you can base your bundling decisions.



### Featured Resources

**eBook:** Time-Tested Tips & Real-World Scripts for P&C Agents Expanding Into Life Insurance

[Read now](#)



**Webinar:** "12 Life Insurance Sales Tips to Set Your Agency Up for a HUGE Year" with Scott Grates

[Watch now](#)

## ▶▶ Step 2: Market For Growth

"We're in the digital age," Danielle Waller proclaims. "It's not like how it used to be, with people dropping by the office or getting your ad in the mail and giving you a call.

"These days, people are looking you up before they decide if they want to work with you. They're going to look you up online, they're going to look at your reviews, they're going to figure out who you are and the kind of customer service you provide."

This means it's more important than ever to shore up your online presence with a solid digital marketing strategy.

## Digital Marketing Fundamentals

The details of digital marketing could fill many books. But the basic pillars you'll need to think about right away are:

- Your Google Business profile
- Other online business profiles such as Yelp, LinkedIn, Facebook, etc.
- Keywords and SEO
- Social media
- Paid ads

If you're new to digital marketing, give our Digital Marketing Playbook a read-through or contact EverQuote and ask about our professional digital marketing team. Either of these resources should help you get up and running.



### Featured Resources

**eBook:** Digital Marketing Playbook

[Read now](#)



**Webinar:** “Building Your Brand Without Breaking the Bank” with Danielle Waller

[Watch now](#)

## Using Social Media And Content Marketing

Social media makes it easy to get your knowledge and expertise in front of potential customers. While social media ads aren't typically as effective as paid Google ads in terms of pure conversions, there's nothing quite like posting your own content on social media for establishing trust and building your brand.

However, don't make the mistake of talking “all insurance, all the time” on social media. If you post ad after ad, your readers will just keep scrolling. Instead, publish helpful content—think blog posts on how to find good car insurance when you've had an automobile accident, or an explanation of different coverage levels. As a result, your customers will look to you as a source of expertise.

The more you can position yourself as an authority on all things insurance in your local area, the more customers will flock to you when they have questions or need to find a new policy.

Remember, social media is a form of entertainment for most people. They're not lying in bed scrolling on their phones at 10 p.m. looking for insurance. They're browsing for fun, sharing memes, and hopefully learning something new. Post some funny anecdotes, share a heartwarming customer story, or upload a relevant meme. Your goal is to engage with your community—so have fun with it! But remember it's best to strike a balance: Be engaging and approachable on Facebook, but ensure your content stays within your brand's professional tone and guidelines.

The (partial) exception to this is LinkedIn.

LinkedIn guru Danny DelVecchio loves the platform because people do browse LinkedIn looking for serious business connections and reputable companies to work with. If Facebook memes aren't your style, [listen to Danny](#) break down the “how-to” on making LinkedIn work for you.

For best results, you'll want to:

- Optimize your profile to draw in interested customers.
- Take advantage of LinkedIn Creator mode to build and engage your audience with custom links, analytics, and other features.
- Learn how to use advanced search to find more relevant connection opportunities.
- Publish informative content on a regular basis.
- Use that content to spark curiosity about what else you have to offer.



### Featured Resource

**Webinar:** “Turn Your LinkedIn Into a Steady Source for New Business” with Danny DelVecchio

[Watch now](#)

## ▶▶ Step 3:

### Improve Operations With Hard Data

‘If you’re not tracking your numbers, you’re doing yourself a tremendous disservice,’ Ryan Chao says. That’s because your agency’s own data is perhaps the best tool you have to evaluate growth and monitor how the changes you make affect your operations.

If you have a means of tracking a particular data source, do it. And if you don’t have a way to track some of the most important metrics listed below, consider finding a software solution that can track that information for you (for example a full-featured Lead Management System or CRM).

The more information you have, the better equipped you will be to make consequential business decisions. At a bare minimum, consider looking for software that will help you monitor and analyze metrics such as:

- Sales performance metrics for individual agents
- The average talk time per quote given
- The close rate for every agent on your team
- The revenue versus costs each agent brings to your agency
- Any trends and changes that occur

These metrics should give you a baseline against which you can measure progress as you hire new team members or overhaul your policies.

Optionally, you might also want to consider tracking your agency’s sales per zip code to keep an eye on where you make the highest value sales. You can then focus your marketing efforts on these locations in the future. Additionally, don’t overlook lesser-performing areas—targeted strategies in these geographies could help boost performance and uncover untapped opportunities.

Similarly, you’ll want to evaluate the ROI for each marketing campaign.

For instance, if you send 30,000 mailers at a cost of fifty cents each, you’ve just spent \$15,000. If those mailers go on to earn you \$70,000 in new premiums, you would likely call that marketing effort a success.



## Featured Resource

**Webinar:** “Team Accountability: How to Motivate and Use Data to Drive Performance (Even While Remote)” with Ryan Chao

[Watch now](#)

### ▶▶ Step 4:

## Build A Strong Team

To grow your revenue, you might have to expand your team. However, building a strong group of qualified employees can be challenging. Some people are motivated but they don't know how to sell. Others will train with you and then leave for a more lucrative position somewhere else. And sometimes you may not have much of a hiring budget at all.

It's not easy to solve those problems outright, but there are some measures you can take to attract skilled agents and nurture a team of strong performers.

### Attracting And Retaining Top Talent

#### Perform Thorough Candidate Assessments

It's tempting to hire new agents as quickly as possible. For one thing, you have a gap in your staff that needs to be filled *yesterday*. For another, it's a lot of work to search through resumes, conduct interviews, and think over your decision.

However, it pays to take your time during the hiring process. Find candidates that truly fit into your agency instead of panic-hiring the first person who seems capable of answering the phone. Even the perfect candidate may or may not stay on your team for the long haul, but you're at least setting yourself—and your new employee—up with the best chance for success.

#### Keep Strict Parameters

Will your team work from the office, or will they be remote? Do you prefer candidates who have specific experience? Is using a particular kind of technology an important part of the job?

Depending on exactly what you're looking for, you may have a number of unique qualifications you're looking for in a new employee. As you move through the hiring process, remember to avoid getting lured in by candidates who don't meet your needs.

### Provide Structured Onboarding

Tossing your new hires onto the floor and expecting them to make sales right away will almost never work. Brand new agents will need some time to transition into their roles and learn how you'd like them to work.

Ryan Chao likes to take time every day to stay involved in the sales process. His preferred method is to work alongside new hires for a full eight hours on their first day, and then for about four hours per day, every day, for the next four to five weeks.

That might seem like a big challenge, especially if you're understaffed and you've just hired new agents to make your life a bit easier. But staying involved shows that you consider yourself part of the team, not just a supervisor. This can help you build a strong culture within your agency and ensure communication is transparent and free-flowing between you and your employees.

*“You’re doing the same thing that the troops are doing,” Ryan explains. “You’ve got to be plugged in.”*

### Set Clear Expectations And Enforce Accountability

It can help to have written outlines and agreements explaining exactly what is expected of new agents. You could say, for example, that you expect X amount of sales within the first 60 days.

Regardless of the specific goal you choose, write it down, make sure your employee understands the requirements, and track his or her progress toward that goal as time passes. That way, if it appears they will fall short of their goal, you can step in to provide training or assistance.



## Provide Ongoing Training And Development

Thomas Ntuk recommends using a variety of training platforms to help your employees stay up to date on best practices. Over the long term, the confidence they gain from ongoing training will help your team members not only make more sales but also feel happier and more fulfilled in their jobs. No one likes to go to work every day and feel like they're completely out of their depth.

Thomas advises allocating 1–5% of total salary costs toward training and developing a schedule that ensures there will always be time for continuing education. If you set up a four-day work week, for example, your team will know that Friday is training day, and you'll have far better adherence and results.



### Featured Resource

**Webinar:** "How to Increase Production TODAY By Leveraging Training Platforms" with Thomas Ntuk

Watch now

## ▶▶ Step 5:

### Deliver Excellent Customer Service

The core tenet of any successful business is keeping your customers happy. Thankfully, there are a couple good ways to do that.

#### Creating A Customer-Centric Culture

The culture within your agency will depend heavily on the values you promote.

According to Scott Grates, the most important company values to focus on are:

- Empathy
- Responsiveness
- Transparency

These help your team anticipate and prioritize the customers' needs.

It takes time to change a company culture that isn't on the right track. However, you can help the process along by modeling the most important values in your day-to-day work. Leading by example shows the rest of your team how you expect customer interactions to be handled.



Secondly, you'll want to make sure you understand your customers as thoroughly as possible. If you've been collecting data as we talked about earlier, now is the time to use it. If you're lacking in the data department, you can use surveys and customer reviews to take your agency's temperature, or reach out to clients directly and ask for feedback on how they feel the process went.

Create customer profiles and personas based on this information, so you can plan out how to best meet the needs of your clients and come to every meeting or phone call well prepared.



### Featured Resource

**Webinar:** "How to Create a Culture of Accountability for Insurance Agents and Team Members" with Scott Grates

Watch now

## Implementing Referral Programs

Referral programs can help you get off on the right foot with your customers. People who arrive at your office through a friend or trusted community member's recommendation will be more likely to stick with you and ultimately purchase a policy.

Scott also has some great tips for building a referral network that will bring in highly motivated prospects consistently.

In short, he recommends:

- Setting an objective to increase your referrals by a specific percentage
- Choosing an incentive to reward people who pass referrals to you—think gift cards, discounts, or service upgrades
- Making the referral process as simple as possible with convenient online submission forms
- Promoting your referral program with social media, email, and in-person conversations
- Using marketing materials such as flyers and brochures to advertise the benefits of your referral program
- Gathering feedback and adjusting course as needed



## Featured Resource

**Webinar:** “The Rock Star Referral Process” with Scott Grates

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### ▶▶ Step 6:

## Ensure Carrier And TCPA Compliance

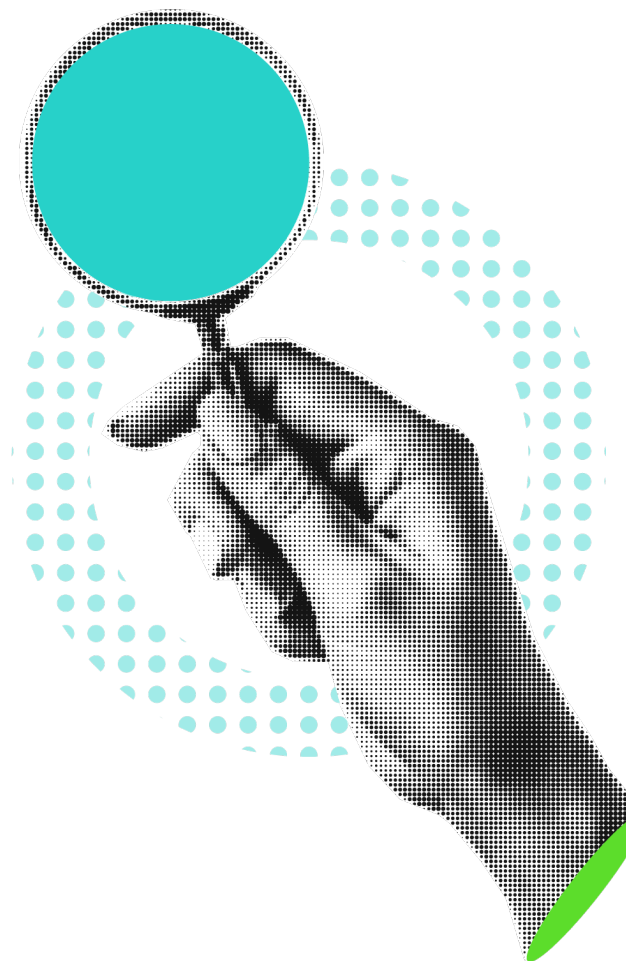
There are many aspects of life where you can get away with acting first and asking for forgiveness later. Maintaining compliance with the law and with your carrier is *not* one of them.

### Carrier Compliance

If you're a captive agent, your carrier likely has a number of rules and regulations regarding how you do business.

For example, you may have certain rules that affect how you present your agency online, the types of social media posts you can make, or what you should say to customers when you get them on the phone. You're probably familiar with the daily operations guidelines, but there could also be some rules pertaining to agency growth, marketing, hiring practices, and other items we've discussed in this eBook that you aren't aware of.

Every carrier's rules are different. With that in mind, it's always a good idea to brush up on these rules before you make any major moves toward growth. When in doubt, ask your carrier for guidance or have them point you in the direction of their written guidelines for growth-related practices.



## TCPA Compliance

The Telephone Consumer Protection Act (TCPA) regulates how you may contact potential customers using robocalls, telemarketing, SMS texts, faxes, voicemails, and other forms of communication you likely use on a regular basis. The guidelines are there to protect customers from invasive calls and texts from unwanted sources.

Non-compliance is costly; each violation could result in a fee of \$500 to \$1,500, not to mention the bad press and damage to your reputation that would inevitably follow.

Thankfully, according to [Eric Troutman](#), an expert defense lawyer who is nationally recognized for his work in TCPA claim litigation, staying TCPA-compliant is relatively straightforward. However, you will need to get familiar with TCPA guidelines and structure your outreach protocols accordingly.

You'll want to look into TCPA rules in-depth before you start a new outreach campaign, but the gist is as follows:

- Calls to cell phones require consent from the customer, and telemarketing calls in particular require written consent. If you contact leads who have voluntarily filled out a form asking to be contacted about insurance, as you would working with a lead generation agency, you're likely in the clear.
- Do-not-call lists are crucial. If someone asks you to stop contacting them, put their name down on your DNC list and remove it from your call list.
- Using auto-dialers or sending out pre-recorded messages to consumers' cell phones without consent is not permitted.
- If you use automated messages for customers who have given consent, your messages should include clear instructions for how customers can opt out of future communications.

It's crucial to train your team regularly and monitor their communications for compliance. It may also help to use a CRM or other software with built-in TCPA compliance, so you don't have to track it all on your own.



### Featured Resource

**Webinar:** "Protecting Your Agency: TCPA Compliance 101 for Insurance Agents" with Eric Troutman

[Watch now](#)

# Ready to grow?

Start bringing in new business now with leads from EverQuote.

Once you have a handle on the list items above, you're ready to pursue some actual growth! Using warm leads or consumer-initiated inbound calls from EverQuote is one of the fastest and easiest ways to bring in extra revenue quickly and fund your hiring efforts and your marketing campaigns.

Methods such as digital marketing, collecting referrals, and mailing out ads can be highly effective, but they take time to gather traction. EverQuote leads are here for you *right now*.



[Contact EverQuote here to boost your sales momentum today.](#)

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