



INSURANCE NETWORKS SPECIAL SECTION

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INSURANCE
NETWORKS
ALLIANCE



10TH ANNUAL MEETING
AGENDA

MONDAY, FEBRUARY 8

- 1 - 5 PM
- Registration, Networking Lounge Opens, Trade Show Opens
- 4 - 5 PM
- Opening General Session & Keynote Presentation:**
The Clock Speed Problem with Eric Hallinan, MarshBerry
- 5 - 6:30 PM
- Welcome Reception

TUESDAY, FEBRUARY 9

- 7:30 AM
- Networking Breakfast, Registration, Trade Show Opens
- 9 - 10:30 AM
- General Session:** *State of the Insurance Networks Alliance*
Keynote Presentation: *7 AI Plays That Make Your Network Impossible to Leave with Ryan Hanley*
- 12 PM
- Networking Lunch
- 2:00 - 3:00 PM
- Roundtable Discussion:** *AI-Forward Leadership with Jeff Arnold*
- 4 - 5 PM
- Panel Presentation:** *6 Powerful Reasons to Capture and Leverage Data Across Your Network*
- 5 - 6:30 PM
- Networking Reception

WEDNESDAY, FEBRUARY 10

- 7:30 AM
- Networking Breakfast
- 9 - 10 AM
- Network Leader Peer Advisory Session:** *Real Challenges. Experienced Peers. Practical Solutions.*
- 10 AM - 12 PM
- Networking & Business Development area available.

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10th Annual INA Meeting

February 8-10, 2027

Sheraton Phoenix Downtown

Register at networksalliance.com



Who Should Attend

- Senior management and owners of insurance networks
- Insurance carriers, wholesalers, and Program Administrators, with, or seeking distribution with insurance networks
- Industry service providers to networks and carriers

About the INA

The Insurance Networks Alliance is the principal organization promoting the critical role of insurance networks to the independent agent distribution channel.

Keynotes & Presentations

- Keynote Speaker**
The Clock Speed Problem featuring Eric Hallinan, Managing Director, MarshBerry
- Keynote Speaker**
7 AI Plays That Make Your Network Impossible to Leave featuring Ryan Hanley
- Roundtable Discussion**
AI-Forward Leadership: Turning Data into Better Decisions with Jeff Arnold
- Panel Presentation**
6 Powerful Reasons to Capture & Leverage Data Across Your Network
- Network Leader Peer Advisory Session**
Real Challenges. Experienced Peers. Practical Solutions.



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info@networksalliance.com



302-268-1016

A DECADE OF CONNECTION

INA celebrates 10 years and charts the future

By Sarah Ayars

For nearly a decade, the Insurance Networks Alliance (INA) has served as a leading forum for network leaders, carriers, and industry partners to exchange ideas, strengthen relationships, and advance the independent agency distribution channel. What began as a bold concept, bringing competing networks together to address common challenges and opportunities, has grown into a thriving community that supports education, business development, and professional growth across the industry.

As the INA approaches its 10th Annual Meeting, the need for industry dialogue and shared problem-solving has never been greater.

“The challenges facing networks today are becoming increasingly complex, but so are the opportunities,” says INA Senior Executive Ray Scotto. “The value of the INA is bringing the right people together to share ideas, build relationships, and help one another navigate an evolving distribution environment.”

A critical time for network leadership

The insurance distribution landscape continues to evolve rapidly. Agency consolidation, shifting carrier strategies, advances in artificial intelligence, increasing demands for data, and rising expectations from independent agents are reshaping how networks support their members.

Today’s successful networks provide far more than market access. Increasingly, they serve as strategic business partners by delivering technology resources, operational support, education, data insights, and growth strategies that help agencies compete more effectively.

This evolution has increased the importance of strong network leadership and the exchange of practical insights among peers. The INA brings together network administrators, carrier executives, and service providers who understand this unique segment of the industry. The result is a professional community focused on helping organizations learn from one another while strengthening the value they deliver to member agencies.

The 10th Annual Meeting: Looking ahead

The Alliance will celebrate an important milestone when members gather for the 10th Annual INA Meeting, February 8-10 in Arizona at the Sheraton Phoenix



Photos provided by the Insurance Networks Alliance.

The INA’s continued growth reflects the simple reality that organizations achieve more when they learn from one another.

Downtown. While relationship building and business development remain central to the event, the 2027 agenda is designed to address the operational realities shaping the future of networks and independent agencies.

A major focus will be the practical application of artificial intelligence and emerging technologies that can help network administrators create greater value for their organizations and members.

Among the featured presentations is a discussion examining the growing role of data within a network organization and how administrators can begin developing their own data capture capabilities. Additional programming will focus on practical AI-driven strategies that networks can share with member agencies to support growth, marketing, and business development. The objective is simple: provide attendees with practical strategies and actionable ideas they can bring back to their organizations.

Peer-to-peer problem solving

One of the most significant additions to the 10th Annual Meeting will be the introduction of an exclusive Network Leader Peer Advisory Session. Designed specifically for network leaders, this format moves beyond traditional conference



roundtables by focusing directly on the operational challenges administrators face every day.

Prior to the meeting, network administrators will be surveyed to identify the issues most important to them, including member engagement, agency retention, carrier relationships, technology adoption, staffing, data management, and sustainable growth. Those responses will shape a facilitated, in-person discussion among administrators who understand the realities of leading network organizations.

Rather than a presentation, the session will function as a working forum centered on real-world challenges and practical solutions. Participants will be encouraged to share experiences, lessons learned, and successful approaches that others can adapt within their own organizations.

The session reflects one of INA’s founding principles: that organizations can benefit from learning from one another, even while competing in the marketplace.

Beyond the Annual Meeting

The INA is also expanding its educational mission through the launch of a new podcast series. The INA Podcast Series features conversations with experienced network administrators, carrier executives, and other industry professionals discussing topics that matter most to today’s network community. Subjects include growth and scalability, carrier relationships, operational strategy, technology, data, artificial intelligence, agency engagement, and the future of independent agency distribution.

The inaugural episode, *Building Stronger Networks Together*, was created to introduce smaller and emerging organizations to the benefits of professional network management and participation in the INA

community. Future episodes will provide members and industry experts with a platform to share practical insights and perspectives that can help network administrators address everyday business challenges.

The initiative creates a year-round opportunity for learning and engagement beyond the annual meeting experience.

Entering the next decade

The INA’s continued growth reflects the simple reality that organizations achieve more when they learn from one another. By connecting network leaders, carriers, and industry partners, INA helps foster new business opportunities, practical knowledge sharing, and stronger industry relationships.

As INA enters its second decade, that mission remains unchanged. The 10th Annual INA Meeting will celebrate how far the organization has come while helping shape the conversations and strategies that will influence the future of independent agency distribution.

Visit networksalliance.com to learn more about the Insurance Networks Alliance and the 10th Annual INA Meeting. ■

The author



Sarah Ayars serves as Executive Director of the Insurance Networks Alliance (INA), where she works with network leaders, carriers, service providers, and industry partners to strengthen professionally managed insurance networks and support the independent agency distribution channel. Sarah began working with the Target Markets Program Administrators Association (TMPAA) more than 16 years ago and later expanded her leadership responsibilities to include INA. She oversees INA’s operations, meetings, communications, and strategic initiatives, working closely with the Advisory Committee to foster collaboration, share best practices, and create valuable networking and business development opportunities for members.

THE PRICE OF STAYING PUT

The insurance market has grown dramatically in recent years. Agents are asking whether their network's terms and benefits have moved with it.

In July 1996, after four seasons with the Orlando Magic and a trip to the 1995 NBA Finals, Hall of Fame center Shaquille O'Neal signed a seven-year, roughly \$120 million deal with the Los Angeles Lakers. The Magic had been a great start for Shaq, and the results had been good – but he was ready to go beyond just good, and the Magic weren't reflecting how competitive the market had become for an all-star Center. With a rising salary cap and his best years yet to come, he left his first team behind to join other stars like Kobe Bryant on a new squad. O'Neal's best years followed: the 2000 MVP, three straight championships from 2000 to 2002, and three straight Finals MVPs.

Independent insurance agents who joined a network or franchise organization several years ago may be facing a similar decision. The insurance industry has changed considerably in the last five years. Premium volume has grown, agency valuations have evolved, and independent agents have new opportunities to access carrier markets, technology, profit-sharing programs, and resources to grow their businesses – yet many owners still operate under agreements signed years ago without reassessing what the market offers.

Like a professional athlete playing under an old contract while the salary cap rises, an agency owner can find themselves generating more value without participating proportionately in that growth. So ask yourself, are you still playing under yesterday's salary cap?

Revenue, not just premium

Networks and franchises often earn revenue through commission-sharing arrangements, with different networks offering different structures for new agents. For many owners, the initial attraction of a franchise model is understandable – established branding, carrier access, and operational support can provide a valuable foundation for getting started. However, the economics that make sense when launching an agency may look very different once that agency has built a substantial book of business, and the differences in commission-sharing structures matter more as agencies mature.

Compare the network model of a franchise setup, such as Goosehead's, with a more independent model like ASNOA. With ASNOA, affiliates retain the same commission split with the network on both new business and renewals, with opportunities for more favorable economics as their agencies grow. In contrast, traditional franchise models often retain a significantly larger share of renewal commissions, leaving agency owners with less recurring revenue from the business they've worked to build.

Acquiring new customers typically requires more time, effort, and expense than retaining existing ones, and as an agency grows, its renewal book should become an increasingly valuable source of recurring revenue and a foundation for future profitability. For an established agency with a growing renewal book, these differences can translate into

substantial recurring revenue that remains with the franchise organization rather than the local agency owner.

Michael is an agent in Michigan who recently switched networks from Goosehead to ASNOA. The extra override on his renewals and lack of bonuses meant his agency wasn't growing at the same rate that he was writing business. In 2025, after being frustrated with diminishing returns, he finally looked elsewhere on the market to grow his agency. Now, after nearly 12 months in a new network, Michael feels like a free agent that signed under a new cap.

"I have already had the opportunity to get additional spiffs beyond even the spin-to-wins and promotions from carriers that I did not receive prior," he told us. "I have the opportunity to earn profit sharing bonuses. Prior to that, I was not receiving any portion of that bonus."

While results vary based on carrier performance, profitability, and program requirements, ASNOA's profit-sharing bonus factors for individual carrier programs commonly range from 1% to 3.9%, with stronger-performing opportunities reaching 4% to 6% and, in select instances, exceeding 8%. For agency owners like Michael, who previously had limited or no participation in these programs, that additional revenue can make a meaningful difference in overall profitability and the ability to reinvest in their businesses, which is a critical part of growth. Combined with local incentives and other carrier opportunities, he finally felt like he was getting what a profitable book actually earns.

He even described an opportunity he had previously missed: "Some carriers will even offer an extra 10% commission on 'book rolls' to them. I had a book roll at Goosehead where that would've gone to the house."

Michael also found that leaving a franchise network gave him more control over his agency's overhead. Centralized franchise servicing has value, but customers tend to still call the agent they trust, so local agents often remain actively involved in resolving customer needs. For agents weighing a traditional independent model, owning servicing may look like added expense, but it gives them control over the customer experience and its cost: they choose their technology, staffing, training, and automation, and build a service model that fits their customers and agency size. That control over workflows and expenses lets them optimize net profitability, not just gross revenue.

"My technology costs are much lower as I grow," he shared. "It is far less expensive per producer than where I was before, and hiring is also a lot easier because I am able to train them in the office myself or enroll them in carrier training programs. Without the renewal cuts, I am making a lot more money on my employees while simultaneously being able to pay them more."

His experience illustrates why owners should evaluate their entire financial arrangement—not just the initial new business split. Renewal compensation, carrier incentives, profit sharing, technology costs, and staffing flexibility all contribute to the economics of

agency ownership. Some networks, including ASNOA, also offer access to optional group benefits programs and other resources that can help agencies manage the overhead of running a small business.

Real carrier access

At the end of the day, carrier access is what draws agents to networks and franchises. As agencies grow, the relationship quality, access to new markets, and access to carrier programs that your network can provide make a large impact on overall revenue, as well. In switching, Michael found greater independence gave him more influence over carrier relationships.

"I have no concerns here about carrier relationships," he said, "as every agent is financially incentivized to write profitable business and do the proper underwriting because they will be receiving profitability bonuses."

"My appointments are also much more independent than where I was before," he continued, "so they are not being affected negatively by other agencies that I have no control over. I have been able to gain access to carriers that I likely never would have had a chance with before."

Joe is another agent who transitioned from Goosehead to ASNOA in 2025. He was able to work with the ASNOA team to understand how everything was flowing—from carrier commission to bonuses to future equity. Already familiar with local incentives and agency servicing fees, his primary concern was wanting greater control over carrier relationships and a clearer view of how revenue flowed through his agency.

"ASNOA provides outstanding transparency and reporting," he said. "ASNOA is happy to pop the hood open and take a look at the details with me. Having access to all of our account data is an absolute game changer for us."

Carrier access is about more than the number of companies on an appointment list. Commission arrangements, underwriting appetite, local relationships, profitability incentives, and opportunities to enter new lines of business all affect the value of those appointments. Networks that don't constantly work on improving relationships with their carriers may not be able to offer their agents the best the carrier has on the market.

Future planning: Building long-term equity

For many owners, the goal is not just income today but a valuable business for acquisitions, succession, or retirement. In 2023, one of Farmers' top agents joined ASNOA, looking to leverage his Farmers buyout to grow through acquisition. In spring 2024, he purchased an established ASNOA agency in Texas whose owners were looking to sell following a partnership split. In 2025, he expanded again by acquiring another affiliate's book as its owner prepared for retirement. Both transactions took place within the ASNOA network, without additional network acquisition fees or incremental overrides associated with those purchases.

His growth continued in 2026 with the acquisition of two additional books from agencies outside the network. Through his relationship with ASNOA, he secured favorable transition arrangements designed to support a smooth integration while keeping more revenue within his agency to reinvest in operations, future growth, and a stronger presence in the communities it serves. What began as a move out of the captive model became a larger independent operation built through acquisitions and flexibility.

For Michael, that flexibility is part of the long-term value of independence. A buyer evaluates more than premium



volume: the consistency of retained recurring revenue, profitability, and the ability to transfer and grow the business all matter.

"No one is devaluing my book with purchase requirements that limit who can buy it," he said. "and if my book has shown it consistently hits a profit bonus, the value will increase even more."

A model that significantly reduces an agency's share of renewal commissions and provides no profit-sharing revenue can materially affect the earnings a buyer is acquiring. Depending on the business and its contractual restrictions, that can influence the overall purchase price, the valuation multiple, or the terms a buyer is willing to offer. Every agency eventually changes hands, whether through a sale, succession plan, or retirement. The terms governing that exit—including transfer restrictions, fees, and buyer eligibility—can be among the most important provisions in an agency's agreement. Owners should understand them long before it's time to sell.

"The biggest part is that I run it how I want to run it and nobody is bothering me or threatening to take my agency if I don't hit requirements," he concluded. "It is a lot less stress and a lot better results."

Conclusion: Know your market value

Shaq did not leave because Orlando had failed him. The market changed, his value grew, and another opportunity emerged. Independent insurance agents should also periodically evaluate their own businesses through that same lens. The network or franchise that helped launch your agency may not offer the most favorable economics, flexibility, or growth opportunities five or ten years later.

So, pull up your contract. Look beyond new business splits to details like retained renewals, servicing costs, profit sharing, technology, carrier relationships, and acquisition freedom, and consider what those differences mean over the life of your agency.

The true cost of staying put isn't always what you're paying today. It's the revenue, growth, and equity you could be leaving on the table tomorrow. Sometimes the biggest opportunity isn't writing the next policy—it's recognizing the value of the business you've already built. ■

For privacy, the agents featured in this ASNOA-created article are identified by first name only.

ASNOA®

THE LIFE OF PERSONAL LINES: HOW AGENTS CAN THRIVE IN THE AI ERA

Artificial intelligence is reshaping the insurance industry, but not in the way many predicted. Rather than replacing personal lines agents, AI is creating an opportunity for agencies to deliver better service, improve efficiency, and strengthen client relationships. The agencies that succeed won't compete against AI. They'll use it to enhance the human qualities clients value most: expertise, trust, empathy, and accountability.

AI Improves the Customer Experience

Today's consumers expect convenience, speed, and accessibility in every interaction. AI helps agencies meet those expectations by streamlining routine tasks and reducing friction throughout the buying process.

From answering basic questions and gathering information for quotes to automating follow-up communications, AI can make agencies more responsive and efficient. Clients benefit from faster service and easier interactions, while agencies can deliver a higher level of support without significantly increasing staff.

However, speed alone isn't the goal. Customers aren't simply looking for the fastest transaction; they're looking for confidence that they're making the right decision. AI can accelerate the process, but agents remain critical in helping clients understand coverage options and make informed choices.

AI Creates New Levels of Efficiency

One of the greatest benefits of AI is its ability to reduce administrative workload. Agency professionals often spend valuable time on tasks that don't directly contribute to client relationships or business growth.

AI can assist with:

- Drafting emails and client communications
- Summarizing customer interactions
- Preparing meeting notes and research
- Creating marketing content
- Identifying cross-selling opportunities
- Routing inquiries and collecting information

By automating repetitive activities, agencies free producers and account managers to focus on what they do best: advising clients, solving problems, and generating new business.

Importantly, AI doesn't replace expertise. It amplifies it. Agencies that adopt AI effectively can improve productivity, enhance service quality, and scale operations without a proportional increase in costs.

The Competitive Advantage Is Human Connection

A common misconception is that technology reduces the need for personal interaction. In reality, more information often creates more questions.

Consumers now have access to websites, comparison tools, reviews, social media, and AI-generated recommendations. While information is abundant, confidence is not. Clients still need someone they trust to provide context, explain tradeoffs, and help them navigate important decisions.

This is where independent agents have a distinct advantage. By using AI to handle routine tasks, agents gain more time for meaningful conversations, personalized recommendations, and relationship-building. Those human interactions are difficult for competitors and impossible for technology alone to replicate.

The Future Belongs to Tech-Enabled Advisors

The most successful personal lines agents have never simply sold policies. They help people make informed decisions and navigate uncertainty.

AI will continue to transform how agencies operate, improving efficiency and enhancing the customer experience. But it won't change what clients ultimately want: trusted guidance from someone who understands their



Keith Captain
President
FirstChoice, A MarshBerry Company

needs and stands behind their advice.

The agencies that thrive will be those that combine the efficiency of AI with the value of human expertise. Technology may change how the work gets done, but relationships remain the foundation of long-term success in personal lines insurance. ■



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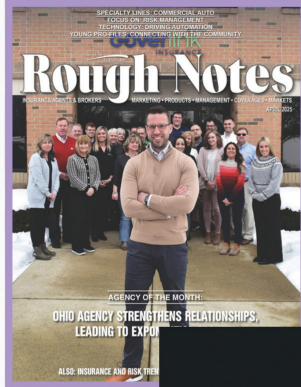
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15 COVER STORIES IN THE LAST DECADE

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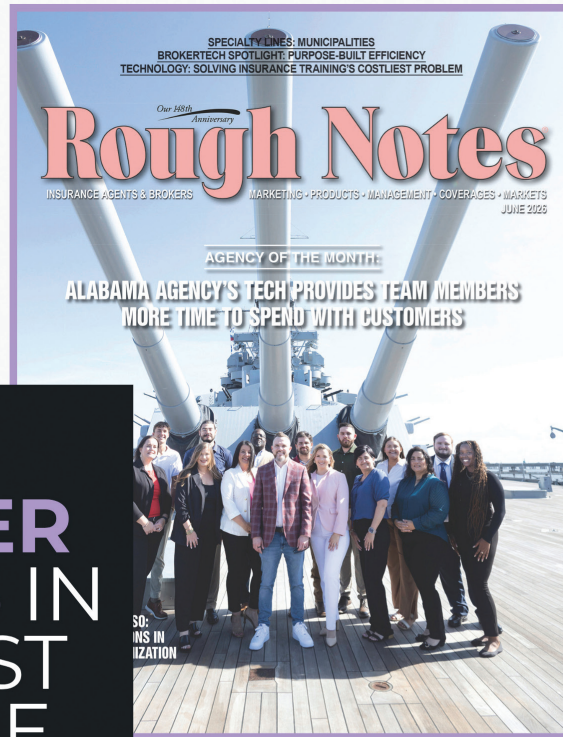
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28 Best Practice agencies across 19 states



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Performance. Partnership. Independence.



Matt Ward, Managing Partner and Executive Vice President at Ironpeak, discusses how consistent performance helps Member Agencies build stronger businesses and long-term value while preserving their independence.



What sets Ironpeak apart as an independent agency network?

Consistent performance. For nearly 50 years, Ironpeak has helped independent agencies grow premium, profitability and enterprise value across changing market cycles. Our 55+ field professionals work closely with Members to strengthen carrier relationships, improve performance, and capitalize on growth opportunities while preserving the independence that makes each agency unique.

What types of growth trends have you seen across the Ironpeak network this year?

Our 2026 results demonstrate the strength of that model. New business production is up 15% and will eclipse our \$850 million goal. We welcomed 303 agencies this year, bringing membership to nearly 3,400 nationwide, while maintaining a 97% Member retention rate. In an industry shaped by consolidation and M&A, Ironpeak continues to grow because agencies value a model that combines independence, scale and measurable results.

How does Ironpeak help Member Agencies grow stronger while preserving their independence?

That balance is at the heart of our model. We help agencies access the advantages of scale without giving up their brand, culture, client relationships, or ownership. Through market access, carrier relationships, operational

resources, and strategic guidance, Members gain capabilities that would be difficult to build alone. Ironpeak also provides meaningful perpetuation and acquisition opportunities, with most Ironpeak sellers finding buyers within the Ironpeak network.

How does that show up in day-to-day support for Member Agencies?

Our focus is on outcomes. We help Members accelerate organic growth, expand market access, optimize carrier alignment, and develop the leadership and producer talent needed to drive long-term success. Every engagement is tailored to the agency's goals, challenges and opportunities.

Producer development is a major issue for many agencies. How is Ironpeak helping?

Producer development remains one of the most important investments an agency can make. Ironpeak supports Members with training, coaching, and structured development programs designed to accelerate production and strengthen long-term performance.

For many agencies, the challenge is not recognizing the need but making the investment early enough to have an impact. That is why we also provide financing solutions that help agencies recruit and develop producers without creating unnecessary strain on the business.

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INDEPENDENT BY DESIGN. STRONGER BY PARTNERSHIP.

How Strategic Agency Partners helps agencies embrace innovation, strengthen relationships, and plan confidently for the future.

The strength of the independent agency system has always been its ability to adapt while staying true to what matters most: relationships, service, and local decision-making. As technology advances, carrier strategies evolve, and market conditions shift, agencies have new opportunities to position themselves for sustained growth.

Strategic Agency Partners (SAP) helps agencies navigate that evolution with the resources of a larger organization and the individualized support of a true partner—all while preserving their independence.

Technology with a Purpose

For agencies, digital transformation isn't about chasing the newest tool. It's about investing in solutions that improve operations, enhance customer experiences, and give teams more time to build relationships.

SAP maintains strategic partnerships with technology providers whose solutions are relevant to the needs of independent agents, including Vertafore for agency management systems. These relationships help members evaluate practical options rather than navigate an increasingly crowded technology marketplace alone.

Education is equally important. SAP recently hosted an artificial intelligence workshop focused on practical ways agencies can use AI across different areas of their businesses. The objective is to help agencies approach emerging technology with curiosity, confidence, and an understanding of how it can support their people and processes.

Carrier Relationships That Create Value

Productive carrier partnerships depend on more than access. They require communication, shared goals, and an understanding of how evolving underwriting priorities affect agency business.

SAP draws on its carrier relationships and collective perspective to facilitate communication, help agencies

understand changing appetites and expectations, and identify opportunities to align agency growth with carrier strategies. This support gives agencies additional insight as they make placement, retention, and business development decisions.

A Proactive Approach to Market Conditions

Market conditions will always change. The opportunity for independent agencies lies in responding thoughtfully—evaluating their mix of business, strengthening client relationships, and exploring areas for profitable growth.

SAP helps members look beyond immediate market pressures to develop strategies that reflect both today's realities and tomorrow's possibilities. That broader perspective can help agencies turn uncertainty into informed action rather than reactive decisions.

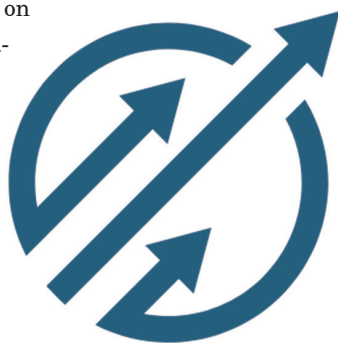
Consultation Built Around Each Agency

No two independent agencies share the same ambitions or challenges. That's why SAP's approach begins with understanding the individual agency, not prescribing a one-size-fits-all solution.

When agencies need help mapping their next stage of growth, SAP staff can assist with strategic planning, perpetuation considerations, and expansion opportunities. Whether an owner is building for the next generation, pursuing an acquisition, or refining day-to-day operations, the goal is to develop a plan that supports the agency's long-term vision.

Above all, SAP believes independent agencies should have the tools, relationships, and guidance to grow on their own terms. Members retain 100% ownership of their businesses while benefiting from the shared resources and experience of a larger network.

The future of the independent agency system belongs to agencies prepared to evolve without losing what makes them independent. SAP is committed to helping them do both. ■



STRATEGIC AGENCY PARTNERS

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VOLDICO

Voldico is a network of independent insurance agencies joined together to create a more streamlined operation. When joined with Voldico, independent agencies have the ability to gain access to top national and regional carriers alongside the opportunity to receive operational support, customer service, and claims support. By unloading the day-to-day operations from an agency, they're given the opportunity to focus on the growth and development of their business.

Agencies looking to join an independent insurance network have similar needs and Voldico was created to fill those voids. When coming to Voldico, agencies are able to join and keep their existing brand or can opt-in for the fully branded model where more support is offered.

Access More Insurance Carriers

As an independent agency, it is important to help customers find the best insurance products available, but it is not possible without options. Voldico helps agents gain access to a greater number of well-known and trusted insurance carriers so those options are available to their customers.

- **Streamline Backroom Operations**

Agencies should run like a well-oiled machine so the agents can focus on selling insurance and providing

outstanding customer service. Voldico is able to provide full operational support, including payroll system management, data entry, customer service and claims center, accounting, profit/loss reports, monthly reports, acquisition and conversions strategies, and management services.

- **Retain Complete Ownership of the Agency**

Independent agencies want to remain independent and joining Voldico does not change that. Agency members retain full ownership of their book of business and complete control of their office.

- **Pay Zero Membership Fees**

Voldico makes money when member agents make money. Commission splits are what Voldico thrives on, which makes the relationship between the agency and Voldico that much more important.

- **Customized Perpetuation Planning**

For those agencies looking towards the next chapter of their lives, Voldico offers fully customizable perpetuation planning.

Whether agents coming to Voldico are looking for the full system of support or simply more options for placing business, Voldico's goal is to create a longstanding, lucrative relationship with the agency. As of 2026, Voldico has relationships with over 235 agencies, across 26 states.

To learn more about Voldico, visit Voldico.com or call 866-341-2674. ■



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Photos provided by the Insurance Networks Alliance.

THE VALUE OF A WELL-MANAGED INSURANCE NETWORK

A path to growing business, fostering strong relationships, and realizing better ways to integrate technology and operational scalability

By Lori Widmer

For any carrier or agency looking to grow business, foster strong relationships, and realize better ways to integrate technology and operational scalability, there is good news: Many view insurance networks as the fastest, most valuable way to improve business and create real change within the organization.

In a recent podcast, four members of the Insurance Networks Alliance (INA) discussed their companies' membership in the organization and the value it has brought to each. Each executive sat down to talk about how membership in an insurance network has enhanced business and helped them to develop key relationships. They talked about the value of the INA network, the successful partnerships they've built, and how a network has helped them achieve operational discipline through selective membership and ongoing network development.

Building successful partnerships

For Marcus Reidell, regional vice president, Personal Insurance Field Sales Northeast at Travelers, the INA network has helped carriers build better partnerships. He pointed out that carriers vetting a network are looking for clear governance with defined leadership structures, along

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—Paul Morrisette
President
Chubb Insurance Solutions Agency

with strict member standards regarding underwriting quality and production. Clear governance, he said, is "first and foremost."

He also views member standards as a must. Who they're going to bring into their network matters. "Documented expectations of what member agencies should be doing around production, underwriting quality, training, and even their use of technology" is what creates value in a network, Reidell said.

Every action a member organization takes, he added, signals their discipline and ability to bring value to the network. How rollouts are handled, whether there is consistency across all member agencies, and how they measure results and communicate through the network regularly is all something he feels networks should be reviewing. "When we see those elements in place, we really feel good," Reidell explained. "It builds confidence that we want to partner with this network and invest our time and our resources with that network."

Good bones

Paul Morrisette agrees. Morrisette, president of Chubb Insurance Solutions Agency, said that a professional management operational infrastructure influences greatly one's confidence in the network. "It means everything," he explained. "That's a big reason why we want to be involved in INA and have been since the very beginning."

"We know that when a member of INA is engaged in the different forums that occur throughout the year, but in particular at the annual conference, that's a really good sign of a network that has a professional strategy. It's really rewarding to see professionally managed networks that have thought through all those things."

A well-managed insurance network can also help strengthen relationships with carriers, peers, and industry partners. Nick Petrocelli, president of the Agent Support Network of America (ASNOA), said the members in the network bring valuable information and resources to the room. Petrocelli explained, "It really has opened up doors that maybe we didn't think of. There are these ideas that are floating around in those rooms that I haven't even thought of yet, and that's really cool. Not only are carriers collaborating with us, but our peers are, too."

The right foundation

As a new organization ten years ago, FirstChoice (a Marsh-Berry Company) joined INA and



established a strong foothold in the industry thanks to their relationships built within those first meetings. "When we first started our journey with INA, we were able to really form some terrific relationships with IT vendors who helped us build our portal," said Diane Wagner, vice president of Education and Strategic Planning for FirstChoice. "We were still growing our carriers suite at that time, and that deepened the carrier relationships with the ones we'd already partnered with."

Today, Wagner looks back at those first days in INA as being the foundation of ongoing partnerships. She is now paying it back; she and a colleague spend time at meetings touching base with other members. "With our national liaisons, we are really deepening those relationships, and then we bring two more people just to help us cover the ground."

"There are so many carriers and so many strategic partnerships there, and we want to make sure we value all those folks that have taken time to come and meet with us. There has been a lot of resources that have been

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shared, which has brought a lot of value for us."

Opportunities abound

Value within relationships is exactly what Petrocelli sees. His experience teaches him that conversations with peers can boost business in unexpected ways. "The people in this group have a wealth of knowledge," he said. For him, the value has come from "digging into what the true problems are and being able to collaborate and talk about what solutions actually look like and bring them back

to my organization," said Petrocelli. "There's just a lot of opportunity to help each other."

The network, according to Wagner, allows leaders to stay engaged with their peers, which she believes is critical. "There's so much changing. The rate of change in our industry is just off the charts, and there is always something new to learn. We're big on peer advisory and education. It's really neat to see what others are doing to benefit the member base."

"It's interesting at the INA," she added. "We have to look at it from two standpoints: what are we bringing that helps networks grow, and what are we bringing that helps networks help their members grow? What are you doing with engagement? How are you marketing in your territory? How are you finding new members, and there's always been that willingness to share."

Building that trust and strengthening carrier network relationships, according to Morrisette, lies in how membership aligns with carriers and each other. Regarding relationships, "We want to see that the network is really trying to align with each of their carriers in a way, and not just truly providing market access, but professionally managing each relationship," Morrisette said. "What are the strengths of our products? How do we fit in with that particular network? I'll give credit to the INA for driving a lot of this, where there's much more professional management involved." ■

The author

Lori Widmer is a Philadelphia-based writer and editor who specializes in insurance and risk management.

DYNAMIC DIFFERENTIATION: THE THREE VALUE PROPOSITIONS THAT DRIVE GROWTH

When Blockbuster dominated video rentals, its business model relied heavily on late fees. Netflix entered the market with a different value proposition: convenience. By removing friction from the customer experience, it transformed how consumers accessed entertainment and ultimately reshaped an entire industry.

The lesson is simple: Organizations grow when they deliver value that matters most to their audience.

Independent insurance firms face the same challenge. In a marketplace where many agencies offer similar products and claim exceptional service, meaningful differentiation is what drives sustainable organic growth.

The most successful firms understand that differentiation extends beyond clients. It requires alignment across three critical value propositions: employees, clients, and producers.

Employee Value Proposition: Why Talent Chooses You

Today’s top talent evaluates far more than compensation. Candidates want to know what it’s like to build a career at your firm and whether they can see a future there.

A compelling employee value proposition should clearly communicate:

- Career growth opportunities
- Leadership development and mentorship
- Flexible work arrangements
- Competitive benefits and incentives
- Ownership or equity opportunities
- A culture and mission employees believe in

People are attracted to organizations with a clear vision and a purpose they can support. Firms that articulate both effectively are better positioned to attract, retain, and develop high-performing talent.

Client Value Proposition: Why Clients Choose You

Many agencies struggle to differentiate because they focus on what they sell rather than the outcomes they create.

The strongest firms position themselves as trusted business advisors by providing expertise in areas such as:

- Risk financing and risk management
- Safety and loss control
- Business continuity planning
- Industry-specific insights
- Strategic business guidance

As AI and digital tools make information more accessible, expertise alone is no longer enough. Agencies must demonstrate it consistently through thought leadership, client education, and specialized insights that reinforce their credibility in the market.

Producer Value Proposition: Why Producers Can Win

Even the best strategy fails if producers cannot communicate it effectively.

Today’s producers must lead business conversations, not product discussions. Specialization allows them to address industry challenges, provide relevant insights, and establish credibility far beyond insurance coverage.

To support that effort, firms should equip producers with a repeatable framework:

1. Define the problem.
2. Present the solution.
3. Explain the business impact.
4. Support it with a real-world example.

This approach shifts conversations from transactions to outcomes and helps producers create greater value for prospects and clients.

The Competitive Advantage of Alignment

The firms achieving the strongest organic growth don’t rely on a single differentiator. They align their employee, client, and producer value propositions around a clear area of expertise and a consistent market message.



Brooke Liu
MarshBerry
Senior Vice President

That alignment creates a powerful advantage: attracting better talent, building stronger client relationships, and giving producers a compelling story to take to market.

In a world where nearly every agency promises great service, differentiation comes from the value you create and the expertise you deliver. Firms that align all three value propositions are the ones most likely to achieve sustained, long-term growth. ■

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