

## The 1% Difference

In a very real sense, success begets more success. What I mean is that our agency success is due to our clients, that foundation has allowed to vastly differentiate ourselves from the agencies and companies that we used to call our competitors. I say used to because we have moved from what most contractors view as a commodity i.e. insurance is all the same to creating a contractors program that no other agency in the country has. A bold statement but the facts speak for themselves:

- Most agencies have 1 or 2 companies that actively write contractors insurance. We utilize 12 different companies just for your General Liability coverage, use other specialty companies for your commercial auto, while using still others to aggressively write your Workers Compensation. One of our national insurance carriers has over 15,000 agents. We are their largest writer of contractor's coverage in NJ and in the Top 1% nationally. The only part that matters to you is that we get incredibly low contractor pricing for our clients because almost no other agencies in the area have a contract with this highly exclusive market. But pricing was just the starting point.
- I came to realize that the reason many of you get up early and work late is so your children will have the opportunity of pursuing a college education. It really is a tremendously worthwhile pursuit. Question arose in my mind, how we help you accomplish this goal. Many agents will tell you something like 529 Plans – blah, blah blah. That wasn't nearly good enough – it was a very pat answer and the more I learned the more unacceptable that answer was. There exists this network of professionals – Certified College Planning Specialists which I was put onto literally by the guy who writes the College Funding Software that I had never even heard of. College planning is all they do, and they know every trick in the books – as they write the books. I joined and got certified with the goal of making a meaningful difference in our client's lives. Across the country the number of Certified College Funding Specialists is less than 450. So again we entered rare air, but it was a totally different crowd, but something struck me. By really knowing the ins and outs of this game, our self employed contractors were really getting slaughtered by not having someone point out how they should be maximizing their advantages. It wasn't really anybody's fault – just that nobody saw both sides of the equation.
- Rare air got rarer. I started to realize that the whole was greater than the sum of its parts – that by combining seemingly different pieces I could create a

contractors system that just crushed what everyone else was doing. Part of the process was unlearning learned behavior. After almost 20 years in the insurance trenches I had come to believe what others had told me – “Workers Comp is workers comp and you can’t do a damn thing about it”. That idea was just so wrong. Fat men in Speedos wrong. Fortunately, for me that is the standard line of thinking of most agents in NJ – it creates a huge demand for a dearly needed service with very little competition for us. Even more fortunately for you – you’ve read this far and realize that you have very real choices to make which can save your contracting business thousands of dollars. There are less than 300 agencies in the country who are Certified Workers Compensation Advisors. All members of our agency who work with contractors must be certified in this crucial and invaluable skill. Our goal is to bullet proof your business in ways that other agencies haven’t or can’t.