

www.brightway.com / HQ: Jacksonville, Fla. / Employees: 629 / Talman Howard, president: "What you get for joining Brightway is really the competitive advantage."



Brightway Agency team members David Miller (l to r), Chris Cole, Eric Rand, Billy Wagner, Michael Miller and Talman Howard are recognized at the Annual Awards Ceremony held during the company's conference.

Selling Security

Brightway Insurance offers franchisees a model that frees them up to focus on sales. **BY CHRIS PETERSEN**

Many franchises gives small business owners the opportunity to provide customers with a hot cup of coffee or a sandwich, but Brightway Insurance stands apart because it gives them the chance to provide customers with something that lasts much longer: peace of mind. Ever since the company began franchising in 2008, Brightway Insurance has been growing steadily, and today it has locations in 12 states with more on the way.

President Talman Howard says the success of Brightway Insurance as a franchise is due to the amount of support its franchisees receive as they establish and operate their stores. As

the company continues to seek out and attract knowledgeable franchisees, Brightway Insurance anticipates a strong future in the years ahead.

The company was founded by brothers David and Michael Miller, who were inspired to develop the business that became Brightway Insurance after David Miller purchased an insurance agency in Florida in 2003 and named it the Miller Insurance Group. According to Howard, the Miller brothers then opened a few more insurance agency locations and noticed that there was a lot of back-office work going on at each location that was being duplicated unnecessarily. Realizing that there could be

greater efficiency with one location providing all of the back-office work for multiple retail sales locations, the Millers created the concept for a new insurance agency franchise.

"Providing agents with a comprehensive system of support that enabled them to focus on new policy sales is the way insurance 'should be,'" Howard said. "To that end, the Millers re-named the company Brightway Insurance – it's simply a better way."

After launching the franchise, the Millers got some friendly advice from Firehouse Subs founders Robin and Chris Sorensen. It appears the Miller brothers couldn't have gotten their advice from a better source, as Brightway Insurance joined Firehouse Subs on *Forbes'* list of the best franchises to buy in 2015.

FORMULA FOR SUCCESS

Key to Brightway's success is its proven centralized support model, in which many of the typical functions of the insurance agency are handled by the home office. This frees up the company's franchisees to operate their locations as retail sales locations and focus on selling new policies, Howard explains. As a result of this focus on sales, Brightway agencies outsell their independent agency counterparts 2 to 1.

This also means that franchisees can count on Brightway Insurance to provide them with a greater level of support than a typical insurance franchise situation. "What you get for joining Brightway is really the competitive advantage," Howard says.

For example, the insurance professionals in Brightway's centralized call center receive more than 1,500 calls a day from policy holders, which takes the burden of handling those calls off of the individual stores' hands. How-



ard says the company also provides franchisees with a marketing resource center from which agency owners can order marketing collateral to support their business development strategies.


Another significant advantage Brightway Insurance provides for its franchisees is the company's size, which allows it to negotiate for the best possible deal and pass those savings on to franchisees. Howard says this results in franchisees paying less for those services than they would if they were independent agencies. "We try to get them the very best deal so they can keep their overhead down," Howard says.

And, Howard says, Brightway's interests are completely aligned with its franchisees' interests. For Brightway to make money, its agency owners must

make money; they profit only when their insurance agencies profit. According to Howard, this alignment creates loyal Agency Owners who understand everyone is in it together.

Just as important as the services Brightway Insurance provides for its franchisees is the experience behind those services. Howard says the company has assembled a senior management team who each have at least 30 years of experience in either insurance or franchising, and they bring that experience to bear in providing franchisees with tools and services to help them grow. "Our focus has been on building a senior team second to none and leveraging their career experiences to help our agencies be the best they can be," Howard says.

In selecting franchisees, Howard says

Brightway Insurance seeks out people who have been successful in the past in the business world but not necessarily experienced in insurance. "We want people who are savvy or smart business leaders," he says. "Our most successful locations are run and staffed by people who can build extensive referral networks, building relationships with mortgage and real estate brokers who can refer lots of customers." 

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