



THE INDEPENDENT INSURANCE NETWORK

The IIN Approach

Building an Independent Insurance Business

Insurance the way it should work.

A deeper look at the philosophy, client model, agent development approach, and independent structure behind IIN.

Overview

IIN is being built on the foundation that long-term insurance businesses should be built through relationships, process, consistency, and practical guidance—not immediate production or rapid recruiting.

Many organizations are structured around early recruiting and constant production pressure.

My approach is based on more than two decades working in the insurance industry, seeing both what helps agents build long-term businesses—and what often causes them to struggle early.

I have a different long-term vision for how an insurance business should be built.

The focus is on helping agents develop sustainable client relationships across multiple product lines while building businesses they can continue to grow and strengthen.

This is a professional independent structure for agents who want:

- flexibility
- long-term client relationships
- realistic expectations
- support that remains practical and personal

A Long-Term Client Model

Clients rarely need just one product.

Over time they may need:

- Medicare
- health coverage
- ancillary products
- advanced life insurance strategies
- IUL solutions
- Final Expense
- annuities
- retirement-focused planning

This is part of a long-term client relationship strategy built around helping clients address changing needs as life evolves.

A Medicare client during Open Enrollment may later need life insurance. A Final Expense client may later need health or ancillary coverage.

The goal is not isolated transactions.

It is building long-term relationships that allow agents to help clients more completely over time.

That creates:

- stronger retention
- deeper client relationships
- better long-term service
- a more durable business for the agent

For Experienced Agents

Experienced agents often already have processes and approaches that work well for them.

That is a good thing.

The goal is not to force experienced agents into a rigid system or replace what is already working.

Instead, the focus is on creating an environment where agents can continue expanding:

- product knowledge
- long-term client strategy
- retention
- cross-line opportunities

Many experienced agents may find value in incorporating some of these concepts into an already successful business model.

Building From a Strong Foundation

One of the core ideas behind IIN is that newer agents benefit from developing real client interaction early in the process.

Rather than spending months only studying products, relying entirely on personal relationships, or sitting through sales calls without actively participating, my approach is centered around helping agents begin having real client conversations and learning how to evaluate needs in practical situations.

For many agents, Final Expense becomes an effective starting point because it creates opportunities to develop those skills quickly while building confidence and experience.

Why Final Expense Is Often the Starting Point

Final Expense provides a practical starting point because:

- the sales cycle is generally shorter
- client needs are often easier to identify
- agents gain real-world experience having client conversations quickly

From there, the business expands into broader planning conversations and additional client needs.

The goal is not just writing policies.

The goal is building a solid foundation:

- learning how to identify needs
- understanding product fit
- developing confidence
- creating repeatable business processes
- building long-term client relationships correctly from the beginning

My Approach to Getting Started

New agents are often told to begin primarily with friends and family.

That approach works for some people.

What I have seen work more consistently is helping agents develop a repeatable process for meeting clients beyond their immediate personal network.

I have developed a practical framework designed to help agents:

- reach early sales more quickly
- minimize unnecessary early expense while building activity and experience
- learn how to evaluate client needs appropriately
- understand product positioning
- avoid the feeling of being left completely on their own

Experienced agents can plug into the structure and begin helping clients right away.

Where it makes sense, they can also incorporate parts of the newer-agent process, lead approach, or cross-line strategy to complement what is already working in their business.

The goal is not creating dependency on a rigid system.

It is creating flexibility, support, and long-term business growth.

Technology matters. Systems matter.

But practical guidance and consistent support matter just as much.

Independent Structure

IIN is structured around independent 1099 agents.

The focus is on helping agents build and retain their own client relationships while maintaining flexibility across multiple product lines.

Agents should feel like they are building their own business—not simply producing inside someone else's system.

That includes long-term client relationships, renewal-based opportunities, and the ability to create a business that becomes more valuable over time.

If an agent eventually decides to move in a different direction, they keep their book of business and renewals.

The goal is to create an environment where agents build something durable that they genuinely own.

Current operating relationships include:

- Life / Final Expense through ILN
- Medicare / Health through Network Insurance

Growth and Compensation

The structure is designed around long-term business building rather than short-term recruiting incentives.

On the Medicare and health side, agents operate at street-level contracts and receive commissions directly from the carrier.

On the life side, newer life agents typically begin at a 50% contract level, with clear and achievable promotion guidelines tied to consistency, development, and long-term growth.

The focus is on creating a structure where agents can continue advancing while building a business they genuinely own.

Growth is encouraged, but the focus is on building the right long-term structure rather than growth for growth's sake.

Support, accessibility, and long-term agent development remain important priorities as the organization grows.

Who This May Fit Well

This may fit well for agents who:

- want independence without isolation
- are willing to consistently work and improve
- value long-term client relationships
- prefer practical guidance over hype
- want flexibility across multiple product lines
- are interested in building something sustainable over time

Some agents are newer to insurance.

They may come from education, business, healthcare, real estate, or other client-focused professions.

Some transitions happen quickly. Others happen more gradually.

What I have seen matter most are realistic expectations, consistency, and a willingness to continue improving over time.

Like most businesses, insurance requires an initial period of building activity, developing pipeline, and creating consistent commission flow.

There are startup costs involved, although my approach is designed to help agents minimize unnecessary early expense while gaining real-world experience and building momentum.

For many agents, that means planning for approximately 30–60 days before commissions begin becoming consistent.

Agents who do best in this environment typically come in with realistic expectations, some financial runway, and a willingness to treat this like a business from day one.

Experienced agents transitioning into a new structure may move more quickly, but there is still generally a period of adjustment and pipeline development.

The Foundation Behind IIN

My vision for IIN is centered around the idea that insurance businesses should be built through:

- long-term relationships
- practical guidance
- consistent improvement
- helping clients address real needs as life changes

The goal is not just short-term production.

It is helping agents build businesses that become stronger, more stable, and more valuable over time.

That is the foundation behind IIN:

- practical support
- realistic expectations
- long-term client relationships
- sustainable independent business building

Not every agent is looking for that.

But for the right people, it can become a strong foundation for a long-term business and career.

Insurance the way it should work.