

Becoming The Mayor
Of Your Town



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Have you ever wondered why some things stick out in your mind and others don't?



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Your Brain has a bouncer working the door 24/7



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What gets past your brain's bouncer?

- Fear
- Fun
- Flashy
- Free
- Familiar



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How do I stand out in a crowded market?



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Agencies succeed when they provide **value first** and specialize instead of trying to be "everything for everyone."



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Why Should I Specialize?

Why Niches



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Why Niche Matters

- **Less competition**, easier to grow and prospect.
- **Builds a loyal customer base** – people identify your brand as "the one for them".
- **More referrable** – people know exactly who to send your way.
- **Reduces marketing costs** – targeted ads, sharper messaging.
- **Demonstrates expertise** – positions you as a thought leader.



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Why Niche Matters

Studies have shown that top-performing agencies, often those with a niche or specialized focus, grow at nearly **11% organically** year-over-year, compared to much lower growth among "generalist" agencies.

Big "I" & Reagan Consulting Best Practices Study, 2025

Studies have also shown that agencies that focus their prospecting on 3–5 ideal niches consistently outperform those chasing every opportunity.

Insurance Journal, 2024



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Niches create Homefield advantage

Home-field advantage is that edge a team gains by playing games at home ...rather than on the road.

What are some advantages that a team has from playing at home?



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Niches create Homefield advantage

Home-Field Advantage: Why Clients Choose You

Most agencies can claim a niche.
Very few become the obvious choice inside it.

The difference is execution depth.

- A niche is who you serve
- Home-field advantage is why clients choose you without shopping
- Home field advantage makes the competition fearful!
- Home field advantage says I know the field, the angles, the conditions, the pros and cons , and I know how to navigate it.



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Would my ideal client still choose us if another agency quoted the same coverage at the same price?

If the answer is no: You are competing on price and personality.

If the answer is yes: You have built trust, clarity, and confidence.

Follow-up gut checks:

- Do clients ask you questions before making decisions?
- Do carriers trust your submissions more than others?
- Can your team explain your value without you in the room?



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Who is my ideal client?
 Building my Niche



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Who Is My Ideal Client?

Who is my ideal client?
 Who is not my ideal client ?
 What a good start to defining my ideal client sounds like

"My ideal client is 25-35 years of age, works a full-time 9-5 job, has a family with two kids, has a secondary home, two or more cars, and enjoys smoking cigars."

"My ideal client is a general contractor, with several crews, five or more subs, and has had audit issues in the past."



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My Ideal Client
 Who is my ideal client

- Location
- Business Size
- Specific Coverage Needs
- Revenue
- Demographics



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My Ideal Client

Who is your ideal client?

Ask the right questions !
Be intentional !
Listen actively!

- What is important to them?
- What are their pain points?
- Why are they shopping?
- What is appealing about them?
- Why are they your ideal client?



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Get Buy-In

- **Take inventory with your staff**
 - Is this a class of business we want to write?
 - Do we have a good history on this class ?
 - Is it a profitable ?
- **Take inventory with your carriers?**
 - Do they have the appetite?
 - Whats the long term strategy?



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Clients trust advisors who prevent problems, not just explain them after the fact.



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Building Niche Depth

- **What You Must Know Better Than Anyone Else**
- Depth is not about knowing more insurance. It is about knowing **this client** better.
- **Every real niche requires mastery of:**
 - Top 10 coverage gaps seen in claims
 - Common exclusions that surprise clients
 - Audit and endorsement pain points
 - Decision cycles and buying triggers
 - How losses actually happen in their world



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Building Niche Depth

Action steps:

- **Pull five recent claims or near misses in the niche and ask,** "What should we have warned them about earlier?"
- **Call one underwriter who writes this class well and ask:**
 - What makes you decline accounts in this niche?
 - What submissions stand out in a good way?
 - Where do agents usually miss key details?
- **Interview 3 existing niche clients and ask:**
 - What almost stopped you from buying?
 - What confused you the most?
 - What made you trust us?



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Building Niche Depth

- Learn from the Past**
 - Review 5–10 recent claims or near misses
 - Identify recurring coverage gaps and client assumptions
 - Document "what we should have warned them about earlier"
- Learn from the Market**
 - Call one underwriter who knows the class well
 - Ask why accounts get declined or delayed
 - Refine your submission and data collection process
- Learn from Your Clients**
 - Interview 3 niche clients about their buying decision
 - Identify trust triggers and hesitation points
 - Align your messaging with how clients actually think



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**Price is what you pay.
Value is what you get.”**

-Warren Buffett



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Best Practices studies consistently show that specialized agencies outperform generalists in organic growth and profitability, even when they are not the lowest-priced option

Source: Reagan Consulting Best Practices



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What Is My Value Add?

Building my Niche



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The Value Add

What value do you offer?

What, specifically, do you provide?

- Education
- Resources
- Technology
- Training
- Time/effort



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The Value Add

What education do you provide for your prospect?

- Policy Reviews
- Newsletter/Blogs
- Webinars/Seminar
- Driving Data
- Podcast/YouTube Channel



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The Value Add

What resources do you provide for your client?

- Compliance Check
- Check Lists
- Safety Manuals
- Certificate of Insurance Tracking systems
- Employee Handbooks
- Telematics



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The Value Add

What trainings do you provide for your client?

- OSHA Compliance
- Ladder Safety
- Safe Lifting
- Disaster Preparedness
- Risk Assessment Training
- Cyber Awareness
- Industry-Related Trainings



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The Value Add

What technology do you provide for your prospects?

- Agency App
- Client Portal
- Website
- Social Media
- Chat Bot/Texting



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The Value Add

What Value do you offer?

Develop 3 value adds that you bring to the table
 Highlight those in your marketing efforts and sales pitch
 Tell a story that makes your value add unforgettable

How does working with you provide a clear value to your prospects and customers?



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The Value Add

What Value do you offer?

Develop your sales pitch

- Clear
- Concise
- Compelling



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What is my Niche?

- Make a List of your likes and Interest
- Evaluate your Current Book Of Business
- Evaluate your Carriers
- Study your Local Market
- Where do you have current referral base



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What is my Niche?

- Make a list of your Likes and Dislikes
 - Hobbies
 - Interests
 - Passions



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What is my Niche?

- Search Your Current Book Of Business
- Look for 3-5 common trends in your book of business
- Find the classes where you have the highest hit ratio
- Look for classes of business that are most profitable
- Have a discussion with your Team



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Become the Mayor

HOW DO I GROW MY NICHE?



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Grow your Niche

- Leverage your existing Book
- Attend Industry Events
- Cold Calls and Drop Ins
- Utilize Social Media
- Educate Referral Partners



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Grow your Niche

Attend Industry Events

- **Conferences**
- **Trade Shows**
- **Seminars and Webinars**
- **Networking Events**
 - Happy Hours
 - Community Service Days
 - Become a Sponsor



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Grow your Niche

- **Cold Calls and Drop Ins**
- **Develop a List to call on**
 - Google
 - Industry Lists
 - Social Media
 - Association lists
 - Be intentional at Events
 - Referrals
 - Purchase Lists
 - Etc



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Grow your Niche

Utilize Social Media

- Create Content Aimed at your Niche
- Build a target Audience
- Develop a LinkedIn Strategy
- Be Consistent and On Brand



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Grow your Niche

Educate your Referral Partners

- Who is Your Ideal Client
- How you want them referred
- Educate them on your process
- Show Gratitude



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Being the Mayor of Your Town

- Own Your Niche once you find it
- Be Consistent
- Be Authentic to who you are
- Build an eco system not just a book of business
- Create repeatable, scalable process



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Being the Mayor of your town

IT STARTS WITH PASSION

Passion is completely necessary in order to be successful in your niche.

90,000 hours working in your lifetime

Brainstorm what you want to be spending time doing

Do what you love and you'll never work a day in your life.



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