

Young Agents Council Guiding Path for the Future

By Sharon Moorhead, Contributing Editor

In a state with a reputation for strong agent associations and an era ripe with agency succession issues, the existence of a structured support system for new agents would appear to be a given. However, as is often the case when people make assumptions, there is a gap between what is needed and what is actually available.

Until this past October, Florida was one of only a handful of states that did not have a Young Agents Council, better known as a YAC. Perhaps Jeff Grady, the president of the state's largest association, Florida Association of Insurance Agents (FAIA), finally had his eyes opened while attending national association conferences and hearing about the benefits of the programs. In any case, FAIA's YAC is now up and running after a kick-off attended by more than 100 at the October Management and Automation Training Seminar in Orlando.



Melissa Champany

Melissa Champany was lured from her independent agent position in the Crawfordville office of Rogers, Gunter, Vaughn to be statewide YAC coordinator. In order to join FAIA's YAC, candidates must be employed at a member agency or company and be under 40 or in the business less than 10 years. Annual dues are only \$50, with \$20 of that going to the association's Political Action Committee (PAC).

When Florida Underwriter spoke with Champany, some 60 agents had already signed up following announcement of the Council's creation. She was busy recruiting her first-year membership goal of 250, hitting meetings

around the state, speaking to new licensees, and making plans for YAC activities at the Legislative Fly-In in March in Tallahassee and at the summer convention.

"We know there is a desperate need in our industry among our great young professionals who need to feel they belong," she said. "There's not a better way I can think of than to have a council to bring them together to share experiences with others in their same experience and age bracket."

She predicted new agents will be excited to learn how they fit in and what they can do. "At the Fly-In, they'll learn what 'grassroots' is all about, and I expect a high percentage will be first-timers," she said.

Fees for the weekend of March 29-30, will cover various briefings,

information on lobbying and the legislative process as they relate to insurance issues, speeches by state officials, a T-shirt, lodging, and some food and social time.

Champany is hopeful brokers will send some of their younger agents to gain the benefits of the experience.

YAC members also will be included in meet-and-greet sessions around the state with local elected officials, and they will have their own segment at FAIA's big convention in June in Orlando. Information on the group is available at the association web site, www.faia.com.



What Young Agents Need

"Young agents don't need motivating," Champany says. "They need the arena to express their passions. They want to get involved. I spend hours on



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e-mail with them. They're asking for leadership and sales skills, a place to talk to others in the industry and make connections for markets. And they want to be able to socialize with each other – to feel like they belong." She said that they want help understanding legislative issues, often complaining that they "don't have time to read all this stuff."

Sales reinforcement will come through FAIA's well-established education network with special classes offered to fit their experience. FAIA staff, including Vice President for Education Lisa Harrington, along with Champany and Kay Bishop, will teach the special components. The materials also will be available in the format many younger professionals prefer – online. A blog is in the works, and online mentors will be offered. Meetings will be timed to fit their busy schedules.

In the five-year plan Champany submitted to the FAIA board last month, she planned to show how retired industry veterans would be incorporated. "I will engage everybody," she said.

YAC Structure

The organization comprises a governing council with task forces and initial chairpersons for membership (Phil Yanan of Wilson Washburn & Forster in Pinecrest), events, and the PAC (Robert Ludwig of Ludwig-Walpole, Sarasota, serves as chair of both for now). Other board members are Cory Broadway of J. Rolfe Davis Insurance, Maitland; and Scott Corkhill of Thomas E. Corkhill Insurance, Orlando. Quarterly meetings and monthly conference calls will keep everyone in touch.

Local agencies will sponsor social gatherings, with FAIA members helping. A membership directory will be constructed and a code of ethics will be stressed to offset some fears of agents being stolen. Meetings won't be recruiting venues, according to Champany.

Chairperson Represents Next Generation

Chair of the Governing Council is Brendan Lynch, 28, of Plastridge Insurance Agency, the oldest agency in Palm Beach Gardens. An active

member in the firm passed from his grandfather – his father now owns it, and Brendan and his brother help run it – Lynch grew up in the industry. He understands the support young agents need from agency owners for the time off, money, and commitment required to further their education, and leadership.



*Brendan T.
Lynch*

A veteran FAIA supporter, Lynch is a product of the association's Elite Sales Force program and the Future Florida Insurance Leaders, created by Lisa Harrington to help develop the next generation. Last fall, Lynch attended his first Independent Insurance Agents & Brokers of America (IIABA) national conference as a YAC representative, where he saw that other states had successful YACs and Florida did not.

"[I operate] here in our own agency and (our) own little world, perpetuating my agency. I didn't realize the industry as a whole has the same kind of issues. I realized there were 48 states where a YAC at least exists and most are very active and well run. Most importantly, they had relationships with companies," he said. According to Lynch, some groups operate on funds strictly from companies and carriers. But the vast majority are funded and supported by state associations, with contributions by carriers. He said he found this "really neat – it solidifies relationships. FAIA was very supportive, and companies I've talked with want to be supportive – they're calling me."

Meeting Structure

"I would like our gatherings to consist of a mix of company reps and young agents looking to meet other young agents and solidify the bond with companies they represent. It might be an extra edge you can pick up in sales training or any extra connection to companies that can help you compete," Lynch said.

"The venue could depend on what each meeting is about. Some will have classes, some socials; it will vary from meeting to meeting. Some may be political, to update on what's happening.

"My dad's been in politics most of my life; I haven't yet, probably in the foreseeable . . . in the future. Everybody realizes the importance of staying on top of legislation, but it's not a sexy topic and it won't bring people to a meeting. It will be part of other things offered.

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"We're laying a strong foundation and building on it," Lynch continued. "I want to have our direction before we have a 500-member base. Momentum will be strongest going into the convention and then after, but we're not waiting until then. It is crucial that people get onboard, pre-convention, to take advantage."

Lynch said that in the past four or five years he has noticed more young agents than ever before at the convention.

"It used to be owners and principals. Now, I think a lot are people who want a competitive advantage as producers. They have an opportunity to meet different reps."

One part of the young-agent population is already active in finding ways to meet, greet, and network. Members of IIADC (Miami/Dade County) YAC started gathering regularly in November, reviving an earlier group from the late 1980s. Lynch stressed that "young" clearly means young in experience. The FAIA YAC doesn't want those in their second or third careers to feel excluded. ■

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