

# How do I get started?



For a confidential discussion and to explore your agency possibilities, contact Tom Wichert at (800) 888-0979, direct at (330) 920-8621 or email at [tom@wichert.com](mailto:tom@wichert.com).

## Representative Carriers:

### PROPERTY & CASUALTY

AIG  
Allianz  
Auto-Owners  
Cincinnati \*  
CNA  
EMC  
Grange  
Great American  
The Hartford  
Liberty Mutual  
Ohio Casualty  
Ohio Mutual Group  
Philadelphia  
Progressive  
Safeco  
Selective  
Travelers  
USLI  
West Bend  
Westfield Insurance

### HEALTH

Aetna/U.S Healthcare  
Medical Mutual  
United Healthcare  
UNUM

(\* Availability limited)



## Agency Perpetuation Solutions

WHEN I RETIRE, WHO WILL ASSIST MY CLIENTS? HOW CAN I SLOW DOWN WITHOUT GIVING UP CONTROL OF THE AGENCY? WILL MY STAFF BE ABLE TO RUN THE BUSINESS WITHOUT ME? HOW WILL I GET MY INVESTMENT OUT OF THE BUSINESS? HOW CAN I STREAMLINE MY BACK OFFICE PROCESSING? AUTOMATION AND TECHNOLOGY UPGRADES ARE LONG OVERDUE — HOW CAN I CATCH UP?

Wichert may have the answers...



# About

## About Wichert Insurance

Wichert Insurance is comprised of separate corporations or limited liability companies operating in locations throughout Ohio.

### Leading Provider

Wichert Insurance is a leading provider of personal and business insurance, including employee benefits to clients throughout Ohio. Representing most major insurers, Wichert Insurance provides unsurpassed service and a comprehensive selection of insurance choices.

### Value and Coverage

Through its network of full service agencies Wichert Insurance retains its legacy of community-based relationships while helping clients access and secure the best value and coverage for their needs.

### Manage and Rebuild

As businesses grow, Wichert Insurance offers a broad selection of policies, coverage, services and advocacy support to assist clients in managing risk and rebuilding businesses, property and lives.

### Specialty Areas

Wichert's expertise includes specialty areas such as public entities, towing operations, social service agencies, and loss control and claims management typically found only in the largest national brokers. Wichert Insurance is continuously exploring additional specialty areas through other agency associations.

## A solution as a result of:

RETIREMENTS  
ESTATES  
MERGING OFFICES  
EXISTING OFFICE OPERATION  
C-CORP TAX ISSUES

## Defining Differences

Wichert Insurance creates, builds and perpetuates agencies in concert with co-owners.

### Key Wichert differences include:

- Wichert provides legal, financial, accounting, automation and insurance markets to group agencies without necessitating a majority equity interest.
- Wichert provides all employees and support services to owners who are typically the resident principal or long-time previous owner.
- Wichert performs all "back office" administrative functions at the home office leaving the local offices to focus on sales and customer service.
- Agency owners maintain significant autonomy in the day-to-day activities of the agency.
- Wichert provides the insurer contract and appointment with many leading insurers. Many contracts are on a preferred basis, giving individuals the clout and respect only found in larger agencies.
- Wichert Insurance transactions have included retirements, estates, merging offices and the operation of an existing office. These transactions have been cash, cash plus retention, owner financing, bank financing, C-corps, S-corps, LLCs and retention-only plans.

## Planning for the Future

You have built a successful business with valued clients and employees. Now it's time to think about and plan for the future.

How will you **realize the value** of your agency? How will you **transition to retirement**? What if you want to slow down a bit and **enjoy more time away** from the business, but are concerned about the operations?

Are **back office operations dragging down the productivity** of your staff? Could their **time be better spent on sales and customer service**?

Are you **struggling to get the attention** and service from markets that your business deserves? Do you **need to offer better or different carrier options** to retain your customers? To **grow your business**?

Does your **technology and automation need a significant investment** of both dollars and training?

## The Wichert Perpetuation Solution

Wichert Insurance has established a platform for the successful transition of independent agencies into the Wichert umbrella of support and service. With a proven track record of continuity, client and employee retention, and improved profitability, Wichert provides an unsurpassed perpetuation opportunity.

### Improved Carrier Relationships

With more than 15 major carriers, Wichert brings strength and knowledge to the management of carrier relationships. Preferred status with key carriers also improves profitability and increases the options that can be provided to clients.

### Level the Competitive Playing Field

As large corporate insurance companies expand their reach further into the core of the independent agencies' business, Wichert can provide local agencies with the competitive strength to retain their clients with outstanding products and service.

### Expanded Client Services and Product Opportunities

Within the Wichert umbrella, we provide a full range of business and personal insurance including specialties in public entities, towing, trucking, social services, health insurance, employee benefits and contracting. Wichert expands your opportunity to service clients with additional products and improved pricing and coverage.

### Back Office Support

The Wichert home office assumes full responsibility for all back office processing and operations, freeing your agency employees to focus on increasing sales and customer service.

### Technology Platform and Support

Wichert has aggressively invested in technology and knowledge that allows smaller agencies to operate with the service platform typically seen in much larger competitors. With 24/7 service and web capabilities, Wichert ensures that automation, staff training and technology are leading-edge.

### Employee Retention

The true value of your agency is the relationships you and your staff have with the clients you serve. In an independent third-party survey, more than 80% of Wichert clients surveyed valued their relationships with agency staff as the number one reason for doing business with Wichert.

### Forward Thinking Solutions

Wichert Insurance Services has thoughtfully approached agency perpetuation. Wichert recognizes the intrinsic value of the small agency feel and supports that high-touch customer approach with leading edge technology and resource management.

# Future

# Solution