



## CONTROL YOUR DESTINY

by Bob Korvas

**OK, you might be ready to make a change,**

**but what are your choices?**

**And will you be making a mistake?**

Among my articles in the past year, I've written about some of my seventeen-year history and experiences with American Family. I've also written about some of the greater successes of the last 16 years since leaving them. I included some philosophy, opinions and suggestions for looking into what your future might be. I've taken several confidential phone calls about what I've written. I've educated those agents in preparation for their future. As always, I welcome your calls and questions.

By the time this article is published you will understand that once again your future is at risk because of a one sided contractual system where you are obligated to one company which controls every aspect of your business life. American Family has just announced another commission adjustment. And eventually it is highly likely they will begin to market directly until finally, they won't need 'over paid' agents like you. Are you really living in an area where you can "Control Your Destiny?"

More and more of you are beginning to read that contract for the first time. You're making your plans. But are you making the right decision? Are you planning to go it alone entirely? Or are you going to join with other agents in a partnership? Or perhaps you are going to look at an existing group arrangement. Those group arrangements are often referred to as 'Clusters'. If this is going through your head more lately, I'm here to cut down the time and learning curve for you a little.

My own first thought was to go it alone. My first meeting was with C N A in February 1993. I spent four years researching that route before I found a better way. Can you imagine your life if you did not have production standards? Can you imagine your business life if you had dozens upon dozens of companies in all lines of insurance from which to sell? Can you just imagine earning commissions that start at more than double what you presently receive?

For those of you that never were mathematical geniuses, let me make it clear for you. ***You would only need half the clients you have today to earn the same income!*** And when you have all of the clients you have today, you would have double the income! I have that and I have achieved that through a cluster type arrangement. But it is not like any other you will likely come across. I know because many of my colleagues that left after I did either struggled or found out that the other financial arrangements or clusters did not deliver. You need to know what to look for, what questions to ask.

I will not tell you specifically where I am because it's not my intention to make this look like a promotional piece for the group I am part of. However, I will attempt to tell you what makes this choice I have made so different and so much better than virtually every other organization that you can find.

Briefly, watch out for cluster groups that *do not share* all the income like increased commissions and bonuses. And be careful if the group won't give you access to your own agent producer codes. Many of the groups will have all the commission's statements sent to their central location and later distributed to you. You would never see the actual commission statements. I've gotten several calls from agents who felt they were not getting paid the higher commissions because they never saw the

actual commission statements. They did not have their own codes. Having your own codes affords you the ability to leave and go on your own without the 'cluster'. If you don't have your own codes you do not own that business. This is a major "run and hide" moment. You're back at American Family reincarnated!

Make sure you are the owner of your book of business. I do. My contract is written so that either party may leave and buy out the other. Unlike American Family, where it's "good bye clients and good bye income" in a few years, I can sell my agency.

No production requirements are needed to qualify for extra commission or for bonus for other lines. You are completely free to run your day to day operations with no interference or forced production to certain companies. The profit bonuses kick in at lower profit levels. If you don't understand this, please give me a call.

Some of you may not be in the business long enough to be able to go to a cluster. Your book is too small and you are considering becoming a producer. Well, I have news for you. You won't own your book there either. For example, I offer young or smaller agents the chance to share equally in the commissions and then buyout the contract so they can go independent when they are ready. Agents under this arrangement make more commission than American Family pays even with the split. You don't cut your commission and you can grow to a point where you can go on your own. It's a win-win.

There is a lot more that you need to consider before you leave. I can't possibly cover it in this one article or in this newsletter. I've seen and heard about dozens of the bad ones. You don't want to join the wrong fit and then two years later realize that you're worse off than before you left.

Do you really want to *Control Your Destiny*? I'm available to answer questions like these as well offer direction to anyone considering making an important change in their career. Going independent with your eyes wide open is part of how you begin to Control Your Destiny.

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