

## Keystone

**Year Established:** 1983

**Agency Members:** 278

**States Agency Operates In:**

GA, IL, IN, KY, MI, MN, MO, NC, OH, PA, TN, VA, WI

**Description of Network's management structure, goals, and agencies best served:**

Our corporate office employees 110 individuals. There are five executive officers. We are currently in 12 states with plans to eventually cover most of the US. We look for established, successful agencies with excess of 10 million in property and casualty premium. Those agencies must possess that desire and potential to grow their agency.

**Premium Controlled by Network:**

> \$250 million

**Services and Resources:**

Programs, commercial marketing, business development, captives, bonds, risk management, claims, producer recruitment, producer development and training, human resources, legal, benefits, financial services, perpetuation, best practices, agency management, leadership development, marketing, social media and automation.

**Top Commercial Lines Carriers:**

Accident Fund  
Donegal  
EMC  
Liberty Mutual  
Nationwide  
Penn National  
The Hartford  
Travelers  
Secura  
United Fire  
West Bend  
Westfield

**Top Personal Line Carriers:**

Donegal  
Progressive  
Safeco  
Travelers

**Special Programs or Coverages:**

School bus, municipalities, daycare, golf course, pollution, cyber liability, and many more.

**Product Mix:**

- Property & Casualty %: 75
- Life %: 5
- Annuity/Investments %:
- Health %: 20
- Other %:

**Ideal Agency Candidate:**

Already doing well with a desire to further enhance their current growth plans. Must possess a tiered age group of producers which creates a solid perpetuation for the agency with guaranteed future growth.

**Qualifications to Join Network:**

Minimum Premium/Revenue: 5 million premium/3-10 million revenue

Employee Count: 10

Other Criteria: Profitable, growing, good reputation, financially sound.

**Membership Coordinator:**

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