



# **An Independent Agency's Keys to Commercial Lines**

An EZGuide





## Introduction

Independent agencies are juggling a competitive market with constant pressure to retain clients, fighting to be profitable and successful. You want what we all do: stability and growth. However, expanding your book of business is a dedicated effort, and the right strategies make all the difference.

Make your own opportunity by expanding into commercial insurance to secure your agency's future. This EZGuide explores the benefits of expanding your portfolio. Move toward the future you deserve with a clear road map toward success in commercial lines.



# The Benefits of Offering Commercial Lines

Expanding into commercial lines means filling a need. It means expanding your agency's potential and driving growth for both your client base and your revenue. By moving beyond the limitations of personal lines, you give your business a serious leg up over the competition.

The most accessible growth exists within the "everyday entrepreneurial economy" – the thriving landscape of independent contractors, service-based startups and home-based businesses. While many agencies chase complex fleets or high-hazard accounts, the real opportunity lies in these high-volume entities that likely already exist within your current book of business.

The numbers tell a compelling story about the gaps in this market. Small businesses make up a massive portion of the economy, yet **77% of them remain underinsured\*** even as their revenue grows. This creates a massive opening for independent insurance agencies to step in and offer the protection they actually need.

In 2025 alone, more than 5 million new business applications were filed, according to the **U.S. Census Bureau**. Home-based businesses now account for nearly half of all new startups, and these owners are your neighbors and current personal lines clients. They rely on mentors to help them mitigate risk and ensure their doors stay open.



\* **Hiscox: Nearly Four in Five Small Businesses in the U.S. Aren't Protected Against Claims**,  
Hiscox Press Release November 10, 2025. Sourced Online 01/16/26.

## The Benefits of Offering Commercial Lines

Need a reason to take the leap? These are just a few of the possible **ways to win with commercial lines**:



### Premiums and Revenue Potential

With higher premiums compared to personal lines, commercial policies generate larger commission checks at a similar administrative lift.



### Client Retention

Business clients aren't as likely as personal lines clients to shop around every six months. Bonus: Create a "sticky" relationship competitors can't break by bundling the owner's personal and commercial policies.



### Market Stability

Commercial lines are resilient during hard markets, remaining more stable than personal lines that fluctuate based on inflation or environmental events.



### Untapped Market Gap

Most small businesses lack the coverage they need to protect their growth, leaving a wide-open field for proactive advisors.



### Cross-Selling

Leveraging personal lines clients who are business owners multiplies your existing revenue.

# How to Get Started with Commercial Lines

Maybe all you need is a hello and a handshake to get your foot in the door, but networking with carriers is just one way to expand your business. Try a handful of different strategies to dip your toes into commercial lines.

Start with a quick checklist to begin navigating commercial insurance:

## ✓ Mine existing data

Sometimes the freshest opportunities are in your own backyard. Look at what you already have inside your agency management system (AMS).

Analyze the data to identify personal lines clients who could have additional needs. Current clients are **ripe for cross-selling**, so the low-hanging fruit you've built trust with and can easily reach to shorten the sales cycle.

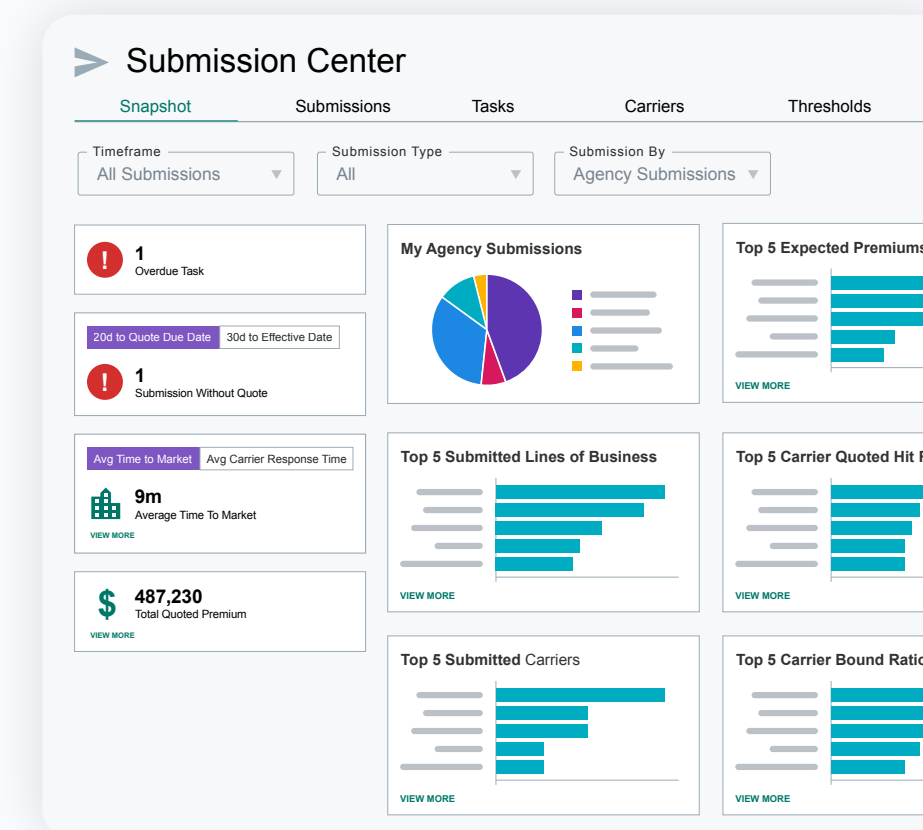
## ✓ Illustrate the "why"

Business owners care about keeping their doors open. If your policies can protect them, you have a valuable way to begin conversations. As you inch toward talking to prospects, emphasize how your commercial services can:

- Mitigate risk.
- Save money.
- Provide business continuity.

## ✓ Determine carrier appetite

Not sure if carriers are ready to partner with another commercial lines agency? Turn to intelligent software for **real-time appetite guidance**. By integrating tools into your workflows, you can get a close-up view of carriers writing specific risks in your area.



### SPOTLIGHT

EZLynx includes product and appetite guidance right inside the commercial lines submission workflow. As agents track submissions, carrier appetites become clearer.

# Strategies for Success in Commercial Lines

Sticking to personal insurance doesn't move the needle the way it used to, and independent agencies are setting their sights higher. In fact, according to the Big "I" 2025 Market Share Report, they've become the most active players in commercial lines, writing **87% of all commercial premiums\***.

This growth – paired with advancing technologies that revitalize workflows – makes one thing clear: It's never been a better time to expand into commercial insurance. You just need a running start to **grow your book profitably**.

## Pick your niche

Would you rather hire a neighborhood handyman or a licensed contractor? We can probably guess the answer, and business owners feel the same way, trusting experts over generalists.

Develop your commercial specialty by leaning into one or two industries you understand and feel passionately about, such as:

- Contractors
- Small business
- Retail

Not only does this give your agency a focal point, but specializing also shortens the learning curve as you get up and running as a commercial agency.

## Focus on essential data first

Don't "boil the ocean" by collecting too much information too soon. Start with the essentials – the "border pieces" of the Association for Cooperative Operations Research and Development (ACORD) puzzle – such as the legal business name, Federal Employer Identification Number and a clear description of operations. Once you have the basics, you can layer in industry-specific details without overwhelming the prospect.

\* **Big "I" 2025 Market Share Report**, Big I / Independent Agent News Release July 17, 2025. Sourced Online 01/16/26.

# Strategies for Success in Commercial Lines

## Sell value over price

Think of it like buying an old car: The sale may be a steal, but you get what you pay for and you're bound to drop significant cash on repairs. In insurance, cheap policies quickly become expensive if they don't cover claims.

Use your expertise to educate prospects about why they should invest in specific coverage. You may reveal something they didn't consider, such as liability issues or employment practices.

## Streamline data gathering

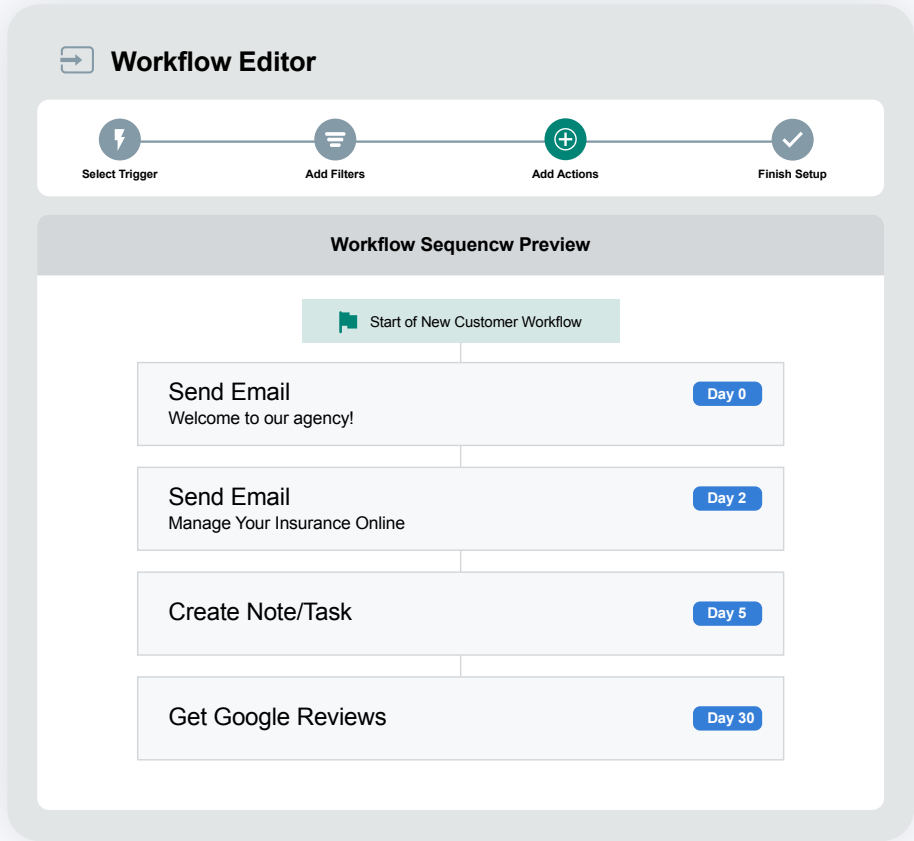
Make intelligence capture easy for both sides by administering digital questionnaires. Clients can fill them out on their own time, and your agency saves the time it would have spent collecting basic data over the phone.

## Centralize tracking and follow-up

Most commercial deals die in the follow-up stage, not the quoting stage. Move away from scattered notes and "inbox silos" to a centralized dashboard where the whole team can see the status of every submission. This "cockpit" approach ensures that if a team member is out, the business keeps moving forward seamlessly.

## Automate policy management

Juggling the demands of commercial lines takes a lot, but you can lighten your load. Use an AMS with robust automation features to **automate policy management**: Streamline quoting, simplify renewals and more.



The screenshot displays the 'Workflow Editor' interface. At the top, a progress bar shows four steps: 'Select Trigger', 'Add Filters', 'Add Actions', and 'Finish Setup'. Below this, the 'Workflow Sequence Preview' section shows a 'Start of New Customer Workflow' button followed by a sequence of four tasks: 'Send Email' (Welcome to our agency!) at Day 0, 'Send Email' (Manage Your Insurance Online) at Day 2, 'Create Note/Task' at Day 5, and 'Get Google Reviews' at Day 30.

**SPOTLIGHT**

EZLynx allows you to trigger renewal reviews ahead of expiration so you understand the risk of churn and can remarket to at-risk accounts.

## Strategies for Success in Commercial Lines

### Network with centers of influence

“It’s all in who you know” carries plenty of weight across commercial insurance. Finding your edge is twofold: carrier relationships and business relationships.

Forming a rapport with financially stable carriers gives your agency a fighting chance to offer their high-quality commercial policies at competitive prices. But you also need to keep building your pipeline, and networking with the likes of CPAs, commercial brokers and even bankers could build referrals down the line.

### Empower clients

When commercial lines clients are toiling away at all hours, they need to be able to manage their policies without you. Put self-service technology in place to give them the autonomy to find and share information.



#### SPOTLIGHT

EZLynx’s self-service customer portal enables insureds to upload documents to maintain accurate records, such as location, equipment, driver and vehicle lists.

# Preview How EZLynx Supports Independent Agencies

Your agency could maintain clients and operations across disparate systems or manage personal and commercial lines in one place. EZLynx supports core activities with an all-in-one AMS. Here's just a glimpse at what you can do:

## Streamline commercial submissions

Newer agents in particular hesitate to go commercial because of the lengthy ACORD forms required. Your AMS can help with the paperwork that comes with commercial lines.

EZLynx includes focused entry screens within the commercial lines workflow so you can use data you've already entered to prefill ACORD forms. We offer **fully guided workflows** that turn best practices into built-in habits, taking the mystery out of commercial lines and allowing you to repeat the process confidently, account after account.

## Embed commercial rating

Save both time and money by integrating real-time commercial rating within your AMS. EZLynx data shows that users save 80 minutes per risk quoted and \$50 on cost per quote with commercial rating tools. To quote multiple commercial carriers with a single data entry, enter your client's information once to be shared across carriers for a variety of prices and coverage.

## Automate certificates of insurance (COIs)

Issuing certificates may be a sign of a successful business, but it's still demanding. Automate the way you create, manage and distribute COIs through:

- Bulk processing
- Self-service in the client portal
- Template management

## Manage renewals

Communicate with policyholders and **manage renewals** in one place. Retention tools help you create an open dialogue with clients:

- Use predictive analytics risk models to spot at-risk policies.
- Automate renewal workflows to email low-risk clients.
- Compare current policies vs. renewals.

# Case Study: How Agents United Simplified Commercial Growth

When agency growth is your #1 priority, the best tech should be a close second. Agencies and industry experts, such as **Agents United**, turn to EZLynx to gain access to commercial markets.



## Challenge

Agents United needed a way to help its SIAA agencies break into commercial lines.



## Solution

By adopting EZLynx, Agents United provided its members with a single-entry software solution that offers access to commercial markets and improved quoting through a comparative rater and submission tool.



## Result

Member agencies were able to perform more in-depth commercial quoting, so smaller operations could compete with larger firms and respond to leads quickly.



**“I love EZLynx as my tech partner because of the ease of use and support I get from using it.”**

**Jamie Bowden**  
Vice President of Training, Agents United

**Agents United is just one in a robust history of EZLynx success stories. Could yours be next?**



## Get Started with Commercial Lines

Even if you never thought you would make the jump to commercial lines insurance, there's no denying its potential! Insulate your agency from unknowns in the market and deepen your commitment to loyal clients. Let's recap:

- Small businesses offer key opportunities to expand your agency – just take a look at your personal lines book to inspire cross-sells.
- Diversifying with commercial lines stabilizes your revenue through more predictable retention and business resilience.
- An agency management system simplifies everything from quoting to renewals so you can focus on building relationships.

EZLynx is ready to help! Our all-in-one software provides a unified platform to manage quotes, renewals and client relationships all in one place. Whether you're just dipping your toes in or looking to scale an existing commercial book, we can't wait to support your journey.

This EZGuide gives you the basics to confidently pursue commercial lines. Feeling up to the challenge? Explore our commercial solutions at **EZLynx.com** or call **(877) 932-2382**. We'll walk you through effective solutions to help your agency maximize its potential.