



2 Minute Drill

Contact

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Year Business Started	2003	Year Started Franchising	2008
Number of Company Units Open	3	Number of Franchise Owners	18 multi-unit owners
Franchise Units Open	341	Additional Franchise Units In Development	34
Franchise Fee	\$25,000	Investment Range	\$23,325 to \$136,900
Franchise Fee Discount	10% off franchise fee for Veterans	Item 19	Yes
Required Liquid Capital	\$50,000+	Required Net Worth	N/A
States with Operating Locations	29	State Registration Intentions	Not AK or HI
On the SBA Registry?	Yes	Royalty	N/A

Our Story

Brightway was founded on a simple but powerful vision of people helping people.

From day one, our co-founders built a culture centered on creating mutually beneficial outcomes for agents, clients, and the insurance companies we work with.

Brothers David and Michael Miller began their journey in 2003 by opening a captive insurance agency in Jacksonville, FL. It didn't take long for them to realize that independence offered greater opportunities — both for agents seeking growth and for customers wanting more choice. Driven by that insight, they built a new kind of model that eliminated many of the traditional challenges of running an agency. Central to their approach was a groundbreaking “service after-the-sale” concept, where a dedicated support team handled ongoing client service, freeing sales agents to focus on what they do best: growing their business.

As Brightway continues to grow and adapt to a changing world, our core belief remains the same—we all achieve success when we help others reach their full potential.

Brand Description

Founded in 2008, Brightway Insurance is now the 2nd largest agency franchise network in the country with more than \$1.7 billion in annual written premium following the acquisition of GlobalGreen Insurance Agency in September of 2025. Brightway's promise to the entrepreneurs that join our platform is clear: Grow faster at Brightway than anywhere else. Franchise owners use Fusion, Brightway's AI-powered platform, to manage their agencies and deliver an exceptional client experience — while Brightway's centralized team handles service and provides operational, strategic, and marketing support so they can focus on growth.

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Business Features

Our model centers around local independent agents who help their community members find the right insurance for their needs and budget. By opening a Brightway franchise, you become the trusted insurance expert in your community — backed by a respected brand that partners with — never against — its franchise owners.

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At the heart of Brightway's success is the Brightway Promise — our commitment to helping franchisees grow faster and more profitably than they could anywhere else.

- **Curated Brand** – A reputable brand with a 4.9 avg star review rating, designed to attract and retain customers.
- **Carrier Choice** – Access to a wide network of carriers, giving agents the flexibility to meet diverse client needs.
- **Fusion Technology** – A proprietary platform that integrates operations, simplifies processes, and unlocks growth.
- **Exceptional Service** – Dedicated support teams that handle back-office work so agents can focus on clients.
- **Agent Community** – A collaborative network of franchisees who share proven strategies for success.

Elevator Pitch:

Brightway Insurance is one of the nation's leading property & casualty insurance distribution platforms, offering a turnkey business model with unmatched back-office support, robust carrier access, and proven systems. Our franchisees focus on building relationships and growing their book of business while we handle the heavy lifting — from carrier appointments and policy servicing to marketing and technology. With low startup costs, recurring revenue, and unlimited growth potential, Brightway empowers entrepreneurs to build a scalable, recession-resistant business in a \$6.8 trillion industry

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Brand Differentiators and Competitive Advantages for our Customers:

1. Unmatched Choice & Flexibility

We partner with a broad network of top-rated national and regional carriers, giving customers access to a wide range of coverage options and highly competitive pricing — all through one trusted advisor.

2. Service Model That Helps Drive Retention and Multi-Line Policy Growth

Our service model is designed to create long-lasting client relationships and expand the value of every customer over time. By separating the **sales** and **service** functions, we empower franchise owners to focus on building relationships and growing their book of business — while our in-house team ensures clients receive exceptional support long after the sale through proactive renewal reviews and cross-sell activity.

3. Simplified Insurance Expertise

We take the complexity out of insurance. Our agents are trained by our team of experts to guide customers through their options with clarity and confidence, ensuring they make well-informed decisions about their protection.

- **Local Advisors, Powerful Support**

Brightway delivers the best of both worlds: the personalized service and trusted guidance of a local insurance advisor, backed by the scale, resources, and innovation of a leading, well-established brand. Customers benefit from local relationships rooted in their community — supported by advanced technology, broad carrier access, and the strength of an industry leader. This powerful combination builds trust, delivers more value, and ensures every client receives world-class protection with a personal touch.

Current Industry Conditions, Advantages, and Projections:

Insurance remains one of the most stable, profitable, and future-proof industries — and Brightway's innovative model is built to help franchisees capitalize on this opportunity for decades to come.

The insurance industry generates over \$6.8 trillion in revenue annually, with independent agencies growing faster than captive models. Insurance is not a discretionary purchase — it's a necessity. Regardless of economic conditions, individuals and businesses must maintain coverage, making this one of the most stable and recession-resistant industries available to entrepreneurs.

Notable Awards

- 2025 Franchise Times Top 400
- 2025 Entrepreneur Top Low-Cost Franchises
- 2024 Entrepreneur Fastest-Growing Franchises List
- 2024 Entrepreneur Top Franchises for Less Than \$100k
- 2023 Yahoo Finance Affordable and Profitable Franchise List (#3 out of 20)
- 2024 Insurance Journal Top Agency Partnerships List
- 2015 Forbes - #1 Best Franchise in America

Target Customer

- Everyday Individuals and Families Seeking Trusted Guidance
- Homeowners and Auto Policyholders Looking for Better Coverage and Value
- Clients with Evolving and Multi-Line Needs
- Small Business Owners and Professionals
- Customers Who Value Relationships Over Transactions

Item 19

Included in the FDD

How do we compare

- **Lower Barrier to Entry. Higher Growth Potential.**

Brightway is committed to making business ownership more accessible — which is why we offer flexible in-house financing options for qualified candidates. Unlike many franchise systems that require full upfront capital or rely solely on third-party lending, Brightway's financing solutions make it easier for entrepreneurs to launch their business with less initial out-of-pocket investment.

- **Exclusive Producer Placement Program**

Our innovative Producer Placement Program connects franchise owners with pre-vetted, licensed producers ready to sell from day one — accelerating growth, expanding service capacity, and significantly reducing the time to profitability.

- **Performance-Based Franchise Model**

Brightway's flexible, performance-driven franchise structure is designed to reward results and empower entrepreneurs. Instead of rigid fees or outdated models, we align our success with yours — so you keep more of what you earn as you grow. This approach lowers the barrier to entry, supports scalability, and maximizes long-term profitability for franchisees while ensuring customers benefit from motivated, growth-focused local agencies.

- **A True Turnkey Model**

Unlike traditional agencies where owners must handle everything from carrier appointments to service and operations, Brightway delivers a complete, ready-to-run business model. We pioneered the “you sell, we service” approach — allowing franchisees to focus entirely on sales, growth, and client relationships while we manage back-office operations, policy servicing, technology, marketing support, and more. It's a model built to help you scale faster, with less overhead and more freedom to grow your business.

- **Proven Track Record and Scalable Growth**

Many insurance opportunities promise support, but few have a proven, scalable platform. Brightway's decades-long track record, established infrastructure, and ongoing innovation set us apart — providing franchisees with a business built for long-term success. We have some of the largest independent agencies in our network.

Training Details:

At Brightway, we don't just set you up for success—we're with you for every step of your journey. Our dedicated Learning and Development team offers individual and group training programs designed to help you launch, scale, and continuously grow your business.

Our agent training programs include self-paced online courses, interactive workshops, and Winning Plays from Brightway Elite agents so you can avoid the guesswork and focus on what works. You'll learn from successful agents how to:

- Build and grow a strong referral network
- Recruit and retain high-performing producers
- Grow your team with guided producer hiring support

- Write high-quality, long-retaining business
- Cross-sell effectively to increase revenue
- Use our Engagement Center to enhance customer service
- Harness Brightway's Fusion technology to manage and grow your pipeline

The following chart summarizes, in general terms, the subjects taught during our initial training program for all Agency Owners:

Subject	Hours of Classroom Training	Hours of On the Job Training	Location
Systems	6	9	Online/virtual training portal, our facilities in Charlotte, NC or Jacksonville, FL, or another location we designate
Products	4	8	Online/virtual training portal, our facilities in Charlotte, NC or Jacksonville, FL, or another location we designate
Sales	25	20	Online/virtual training portal, our facilities in Charlotte, NC or Jacksonville, FL, or another location we designate
Quality Assurance	1	3	Online/virtual training portal, our facilities in Charlotte, NC or Jacksonville, FL, or another location we designate
Marketing	5	15	Online/virtual training portal, our facilities in Charlotte, NC or Jacksonville, FL, or another location we designate
Operations	4	10	Online/virtual training portal, our facilities in Charlotte, NC or Jacksonville, FL, or another location we designate
TOTALS	45	65	

Potential Objections and How to Overcome Them:

- Choice. Our model gives Agency owners the ability to offer customers choice in insurance brands so they get the most comprehensive and right coverage for the price.

- Back-end support. Our model provides owners with everything they need to start, build and grow a successful independent insurance agency. This includes handling all of the servicing work associated with a policy after the sale- including when the policy renews. -> turn key when it comes to the account management and client services segment
- Agency Sales Management- Complete Support of your new Agency and team members from daily agency support to business planning, Governance & Stewardship to ensure that you and your team are meeting/ exceeding your plan that will drive success. Assist in market knowledge and alignment that will put you in a competitive position within your community.
- Technology and systems that will contribute to ease of operations and ease of doing business as you externally engage your clients and their insurance needs and new prospects as you develop a comprehensive review and offering for their risk management needs.