Emmett Bowers

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SUMMARY

Entrepreneurial **insurance** and **financial services** professional with 15 years advising households, business owners, and **Fortune 1000 customers** through planned and unexpected moments. Licensed in Illinois for property/casualty and life/health insurance, with hands-on success building consultative sales practices, referral networks, client education programs, and community-based growth. Eight years of business ownership and management include office formation, staff coaching, producer development, compliant workflows, and coordinated planning with financial advisors. Career experience covers auto, home, commercial, life, health, retirement, estate planning, annuities, trust services, and **investment management** conversations. Authentic communication and disciplined prospecting have earned client trust and referral momentum. Ready to establish a client-centered practice, build capable staff, and help more families and business owners protect what matters most.

EXPERIENCE

Owner and Insurance Agency Principal — May 2018 - Present

Lakeside Shield Advisors — *Naperville, IL*

Own and direct an independent insurance practice serving households and closely held businesses across property/casualty, life, and health lines. Lead staff development, referral strategy, client education, office operations, and coordinated planning conversations that connect protection with long-term financial goals.

- Built an independent practice across property, casualty, life, and health lines for households and businesses.
- Created referral partnerships with attorneys, mortgage professionals, payroll providers, and **financial advisors** for coordinated planning.
- Guided **coverage reviews** across auto, home, commercial, life, and health needs using documented **exposure analysis**.
- Coached six staff members on consultative discovery, **customer training**, prospecting, and service follow-through.
- Introduced annual reviews linking insurance protection with retirement, annuities, investment management, and **estate planning**.
- Led **community workshops** for families and small-business owners, creating qualified referral opportunities through education.

Senior Insurance Producer and Agency Manager — January 2014 - April 2018

Midwest Horizon Financial Group — *Schaumburg, IL*

Managed personal and commercial accounts while leading production, onboarding, **client education**, referral coordination, and agency service standards. Connected insurance recommendations with retirement and financial planning introductions, giving business owners and affluent households clearer choices.

- Managed personal and commercial accounts while producing new business across property/casualty, life, and **health insurance**.
- Led needs-analysis meetings for business owners and affluent households, generating **financial planning** referrals.
- Developed producer onboarding covering licensing, carrier systems, **policy comparisons**, service standards, and **documentation controls**.
- Coordinated investment professionals on introductions involving **annuities**, trusts, estate planning, and investment management.
- Reworked lead follow-up calendars, giving prospects consistent education before quotes or coverage changes.
- Resolved complex claims questions through clear explanations and timely carrier coordination, preserving client relationships.

Insurance Sales Consultant — June 2011 - December 2013

Pinnacle Family Insurance Services — *Joliet, IL*

Advised families and local business owners through structured discovery, policy comparisons, prospecting, customer education, and referral development. Supported expansion across Will County by translating coverage details into practical decisions and preparing concise planning introductions.

- Advised families and business owners on personal lines, commercial packages, **life insurance**, and **health insurance**.
- Built a prospecting territory through community events, referrals, educational calls, and focused follow-up campaigns.
- Compared carrier proposals and explained deductibles, exclusions, limits, beneficiaries, and replacement considerations plainly.
- Maintained accurate customer records and renewal documentation within **agency management systems**.
- Partnered with senior advisors on retirement, annuity, and **estate planning** introductions for follow-up meetings.
- Earned quarterly recognition for **customer education** and **referral development** during agency expansion into Will County.

Associate Insurance Representative — August 2009 - May 2011

Riverbend Mutual Agency — *Downers Grove, IL*

Supported licensed producers with quote preparation, coverage comparisons, policy changes, renewals, claims documentation, and introductory customer conversations. Completed licensing coursework while strengthening follow-up visibility and meeting readiness across a four-producer office.

- Prepared quotes, coverage comparisons, policy changes, and renewal outreach for auto, home, and small-business accounts.
- Conducted introductory calls identifying household changes, business exposures, and life or health needs.

- Prepared meeting materials and explained routine policy terms under producer supervision for consultative appointments.
- Tracked prospect activity and renewal tasks in agency **CRM**, keeping commitments visible across four producers.
- Coordinated claim documentation and carrier communications, giving customers clear status updates during stressful events.
- Passed **Illinois** property/casualty and life/health examinations while supporting daily agency operations.

Insurance Services Intern
May 2008 - July 2009

Fox Valley Financial Services
Geneva, IL

Supported supervised insurance reviews, **customer education**, prospect records, community seminars, and financial advisor follow-up. Presented a renewal reminder improvement project that leadership adopted as a shared calendar process.

- Researched personal and commercial products for supervised reviews involving auto, home, life, and health coverage.
- Organized prospect and renewal records, resolving missing information before producer meetings.
- Prepared comparison sheets covering limits, deductibles, exclusions, and beneficiary considerations for education sessions.
- Observed financial advisors during retirement, annuity, **investment management**, and **estate planning** discussions.
- Assisted community seminar logistics, attendance tracking, presentation materials, and post-event prospect communications.
- Presented a renewal reminder project that leadership adopted as a shared calendar template.

PROJECTS

Community Protection Workshop Series 2021
Small sessions can change large outcomes. Built educational workshops for families and small-business owners, connecting insurance protection with retirement, estate planning, and practical risk decisions.

Annual Coverage and Financial Review Model 2019
A renewal is more than a date on a calendar. Created a client review model linking property, casualty, life, health, annuity, and investment conversations.

Producer Onboarding Playbook 2017
New producers need context before scripts. Built supervised onboarding materials covering licensing, carrier systems, policy comparisons, service standards, and documentation controls.

LEADERSHIP & AWARDS

- Community Education Excellence Award, Lakeside Shield Advisors, 2021
- Agency Growth Recognition, Midwest Horizon Financial Group, 2017
- Client Service Leadership Recognition, Pinnacle Family Insurance Services, 2013

EDUCATION

Bachelor's Degree in Business Administration
2009

Northern Illinois University GPA: 3.5
DeKalb, IL

Coursework: *Financial management, business law, marketing, organizational behavior*

CERTIFICATIONS

- Illinois Property/Casualty Insurance Producer License 2010
- Illinois Life/Health Insurance Producer License 2011
- FINRA Securities Industry Essentials 2019

TECHNICAL SKILLS

- **Insurance Lines:** Property Insurance, Casualty Insurance, Life Insurance
- **Health and Benefits:** Health Insurance, Group Benefits, Coverage Reviews
- **Financial Services:** Investment Management, Retirement Planning, Trust Services
- **Planning Services:** Estate Planning, Annuities, Financial Planning
- **Agency Systems:** Agency CRM, Customer Records, Renewal Calendars
- **Sales Methods:** Consultative Selling, Needs Analysis, Policy Comparisons
- **Customer Education:** Product Education, Customer Training, Coverage Explanations
- **Business Development:** Sales Prospecting, Referral Development, Community Outreach
- **Agency Operations:** Office Formation, Staff Coaching, Producer Onboarding
- **Compliance and Licensing:** State Licensing, Documentation Controls, Policy Standards
- **Client Segments:** Households, Business Owners, Fortune 1000 Customers

- **Risk Review:** Exposure Analysis, Claims Coordination, Renewal Reviews

SKILLS

- Business Growth
- Business Skills
- Communication Skills
- Customer Support
- Customer Training
- Entrepreneurship
- Financial Services
- Fortune 1000 Customers
- Health Insurance
- Insurance
- Investment Management
- Property and Casualty Insurance
- Sales Prospecting
- Business Ownership
- Agency Management

PROFESSIONAL AFFILIATIONS

- Volunteer Financial Education Presenter, Fox Valley Community Resource Network, 2018 - Present
- Small Business Advisory Roundtable Member, Naperville Area Chamber of Commerce, 2019 - Present
- Mentor, Illinois Insurance Professionals Association Emerging Producer Program, 2020 - Present

LANGUAGES

- English (Native)
- Spanish (Intermediate)

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST