

# Case Study:

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From Personal Loss to Purpose:  
How One Agent Built an Impactful Career





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**John McMillen**

At an early age, John McMillen learned that insurance isn't just a policy; it's a rock to lean on when life shifts unexpectedly.

Today, as an experienced agency owner, John helps clients prepare for the unexpected. Through the Smart Choice insurance network, he grows his business with the partnership and resources he needs, without sacrificing the care and independence that defines his approach.

### A Defining Moment

John didn't set out to build a career in insurance. He originally planned to become a professional golfer. That path changed in high school when his father was murdered.

In the aftermath of the tragedy, everything shifted. His grief made it difficult to focus on golf, so he went to college, a path that ultimately led to a career in insurance.

### Agency Overview

**Agency Name:** *McMillen Insurance Agency Inc*

**Location:** *Harrisonburg, Virginia*

**Years in Business:** *30+ years*

**Agency Type:** *Established*

**Lines of Business:** *Personal & Commercial*

**Smart Choice Services:** *Access/Support/Leverage*

### When Insurance Became Personal

Although John hadn't planned to go into insurance, the career path made sense for him. He'd seen first-hand how important insurance coverage can be.

As a teenager, John saw how insurance can fail. After frozen pipes burst and flooded his father's store, the damage was extensive. Unfortunately, the store's insurance policy did not cover the loss, forcing the business to close. It was an early lesson in how inadequate coverage can have lasting consequences.

Later that same year, he experienced the positive side of insurance. Following his father's passing, several life insurance policies paid off the family's business loans and personal debts, easing the financial burden during an incredibly difficult time.

These two experiences defined John's perspective. "I have a story to tell," he says. "I'm in this business to show people why insurance is important. I should be the guy to talk to about it because I've lived it."

After college, John spent a few years selling life insurance. In 1988, he opened his first insurance agency with a partner. In 1994, he opened a second insurance agency, McMillen Insurance Agency, Inc., which he continues to run today.

John likes the independent insurance agency model because he can always find a policy that meets each client's needs. "There are a lot of people who treat insurance like a commodity, and that's not what this is," he explains. "We're selling coverage to secure our clients' tomorrows. That's what we do."



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### Joining an Insurance Network

About six years ago, John partnered with the Smart Choice insurance network. Although he'd run his agency successfully for years, it hadn't always been easy, and he recognized that added support could be beneficial, especially if he wanted to position his agency for a smooth transition down the road.

But he was wary of networks. He had been approached by another group that had heavily promoted its contingency bonus, while downplaying the fact that he would give up ownership. That tradeoff was unacceptable to John, who wanted to retain the "independent" part of being an independent agent.

When he finally spoke to Roger and Carol at Smart Choice, he could immediately see that this network was different. They would give him the support he needed while letting him stay independent.

Today, he has no regrets. "Smart Start Commercial has been the greatest thing I've ever done, ever," he raves.

### How Smart Start Commercial Makes a Difference

Let's say you have a difficult commercial account that you think will have to be placed with an excess & surplus (E&S) carrier. Is it worth your time to check with standard carriers first?

If you're part of the Smart Choice network, the answer is YES. With Smart Start Commercial, the submission is easy, and answers are available within a day or two. John says this extra step paid off recently with a \$2,200 account. "I thought it was going to be an E&S policy, but it wasn't. Nationwide wrote it and did a great job with it, and the client was happy," he says.

Having access to an extensive network of carriers has allowed John to serve his clients better than ever. He can use the E&S market when he needs to, but with so many options available in the Smart Start Commercial program, this isn't always necessary. He's able to place large, complex risks without worry.

"Having someone behind you, helping you place business makes all the difference in the world," he explains.



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*-John McMillen*





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### Keeping Pace with Technology

You could call John old-fashioned. While many other agents have moved online, John still believes in the value of face-to-face meetings. He likes to go to his clients' homes and businesses because he gains more insight into their needs.

He knows technology delivers advantages, but until recently, he wasn't sure which tech tools to use, so he didn't adopt any. Fortunately, that's changing now. Smart Choice has helped him navigate his options and implement tools that save time and improve the experience for his clients.

"After 35 years, I finally started using EZLynx, and we're about to get my website up and going," John says. "These are a few examples of how Smart Choice has helped me."

### Preparing for the Next Chapter

McMillen Insurance Agency has been going strong for more than three decades, and now John is beginning to think about his next chapter.

When agencies don't have a perpetuation strategy in place, they can be caught off guard by an unexpected illness or family emergency. Sometimes these agencies simply close. The owner misses out on a lot of money that could have funded a retirement, and the legacy ends.

John doesn't want this to happen to the agency he's worked so hard to build. That's another reason he sought out network support and better tech tools - because these things will make any future transition much easier. Roger Gill, Smart Choice Virginia State Director, has been advising John on how he can position his agency for perpetuation success.

"I've got a ten-year window, so we're taking steps now to grow and maximize my agency's value. When I'm ready for the next step, the agency will be well prepared. Smart Choice has been critically important in guiding this process," John explains.

Whether you're a brand-new agency or you're beginning to think about retirement, Smart Choice can help. [Learn more.](#)



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