



# Member Success

## PREMIUM GROWTH

Kim Godwin  
Godwin & Silverman Insurance Agency

### CHALLENGE

A Florida agency with an 80/20 personal lines/commercial lines split needed access to more markets to achieve its goal of growing commercial lines.

### MEMBERSHIP SOLUTIONS



Market Access



Market Incentives



Partner Discounts

### GROWTH STRATEGY

Through partnership with Renaissance, the agency was able to:

- Access additional competitive markets
- Shift from a 20% commercial book of business to 46% commercial lines
- Implement AMS360 at a 30% discount

### RESULTS

Through partnership with Renaissance:



**\$1.3M** NEW AGENCY PREMIUM

**2x** CL BOOK OF BUSINESS

**30%** AMS360 DISCOUNT

### MEMBER SUCCESS STORY

When the Godwin & Silverman Insurance Agency decided to adjust its book of business to concentrate on securing more commercial lines business, owner Kim Godwin knew that it needed a leg up to write more accounts – especially on the admitted market.

The DeLand, FL, agency, which specializes in serving construction and professional liability/GL clients, among other commercial accounts, was able to make the shift as a Renaissance member and increase the percentage of its commercial lines business from 20% to 46%.

“I’m looking forward to getting it up to 60%,” Kim says.

Leveraging [increased access to commercial lines carriers](#) made all the difference for her agency, the principal explains, noting that being able to place some of the E&S renewals with admitted commercial carriers was a game changer.

“Having access to the admitted market for [hard-to-place risks] keeps our retention rate high and our growth on track,” says Kim.

“For workers’ comp accounts, for example, as a small agency, the strength of the paper we’re writing on allows us to be more competitive.”

A Renaissance member agency since 2021, Godwin & Silverman made the switch to AMS360 as its agency software solution – and in the process, achieved a [\\$30K discount](#) through the network’s member benefits.



**Market Access and Market Incentives** available through Renaissance help independent agencies increase premium volume, improve profitability, and grow their business.

Today, she says, “My agency is worth more sitting on AMS360 than it was without it.”

Godwin & Silverman also benefitted from the commission bump resulting from its membership.

“A lot of companies have cut commissions, but that’s not what we’ve seen with Renaissance,” Kim adds. “I was excited to bank that and share it with my staff.”

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