

Clearview Insurance: From Scratch Agency to \$50MM in Premium in 3.5 Years

Executive Summary

This case study explores how Brian Kutayiah, founder of Clearview Insurance, built a thriving independent insurance agency from scratch. The agency experienced significant growth, reaching over \$50 million in premium within just 3.5 years. By combining organic growth with strategic acquisitions financed through Oak Street Funding, Clearview has established itself as a unique model in the insurance industry.

Industry Background and Challenges

Kutayiah entered the insurance industry in 2014, after previously running seasonal tax offices. However, he faced a significant challenge starting out: without an existing book of business, he was unable to find a carrier who would take him on. Then, an Allstate recruiter reached out and he realized the opportunities available in the insurance industry. Despite starting from scratch in 2014, without a book of business, by 2020 his book was \$10MM. However, compensation changes made Brian realize he could realize greater opportunities as an independent agency, so in 2021, he founded Clearview Insurance.

Starting Clearview Insurance

When Kutayiah started Clearview Insurance, acquisition was not on his radar. He said, "I never even thought about an acquisition because we were just writing so much new business." However, all that changed in 2022, as carriers began to pull back on growth and new business development came to a halt. Brian then realized he could continue to grow by pursuing inorganic growth. He remembered meeting a representative of Oak Street Funding at a conference several years prior and set up a call.

Partnership with Oak Street Funding

After several conversations, Kutayiah decided to move forward with Oak Street Funding to finance his acquisitions. Oak Street Funding helped finance four acquisitions in two transactions in 2023. Through the success of the acquisitions, Clearview reached \$50MM in premium the following year.



Brian Kutayiah
Owner & Founder

Quick Facts

- **Company:** Clearview Insurance
- **Industry:** Insurance
- **Established:** 2021
- **Locations:** Headquartered in Melville, NY, with additional offices in 17 states

Business Challenge:

Finance acquisition strategy

This case study is based on a podcast interview with Brian Kutayiah, Owner and Founder of Clearview Insurance and Oak Street Funding.



Transaction Details with Oak Street Funding

Today, these acquired agencies are thriving and Kutayah has nothing but good things to say about his experience with Oak Street Funding. He said, “Everyone that we’ve dealt with so far has been pleasant and really easy to work with. That’s super important to us.”

The Clearview Differentiation

The model for Clearview Insurance was born from a conversation with John Hewitt, founder of Jackson Hewitt Liberty Tax. Kutayah realized he could mimic the franchise structure of Jackson Hewitt to franchise Clearview Insurance and expand. He explains how this model has worked for them, “We’ve built a really good foundation. Then we have these franchisees under us that are looking to do the same. I think the things that differentiates us is we have the experience and we’re willing to share that experience.” The key for Kutayah is finding franchisees who are willing to “put their money where their mouth is.” He says if someone approaches him wanting to build their book of business to \$10MM, “we have the roadmap to help you get there.”

Future Outlook

Clearview’s unique franchise model empowers business growth without relying solely on Kutayah’s management. Acquired agents can quickly integrate, leveraging Clearview’s resources to grow and scale their operations while maintaining autonomy. In fact, Clearview is a unique franchise because franchisees are encouraged to pursue their own acquisitions. With this structure in place, Kutayah’s five-year vision for Clearview focuses on:

1. Balancing renewed organic growth with strategic acquisitions;

2. Continuing franchise expansion by targeting captive agents looking for independence;
3. Matching franchisees with acquisition opportunities; and
4. Maintaining strong carrier relationships to ensure market access.

Strategic Insights for Insurance Entrepreneurs

Kutayah has three pieces of advice for insurance entrepreneurs:

1. Be Intentional: Plan for growth and structure from the beginning.
2. Work On Your Business, Not In It: “Figure out how to run a business, not just being a producer.” Design systems that allow the business to run without constant owner involvement.
3. Pursue Relationship-Driven Growth: Success in insurance depends on maintaining strong relationships with carriers, clients, and financial partners.

Conclusion

Brian Kutayah’s journey with Clearview Insurance offers valuable insights for insurance entrepreneurs. His success underscores the importance of intentional planning, operational efficiency, and relationship building. By combining these principles with a unique franchise model and strategic acquisitions, Clearview Insurance has achieved remarkable growth in a short period. This demonstrates the potential for innovation and strategic thinking in the insurance industry.