

Starting with a strong foundation

Mills takes a comprehensive approach to working with clients.

BY ELIZABETH FUHRMAN

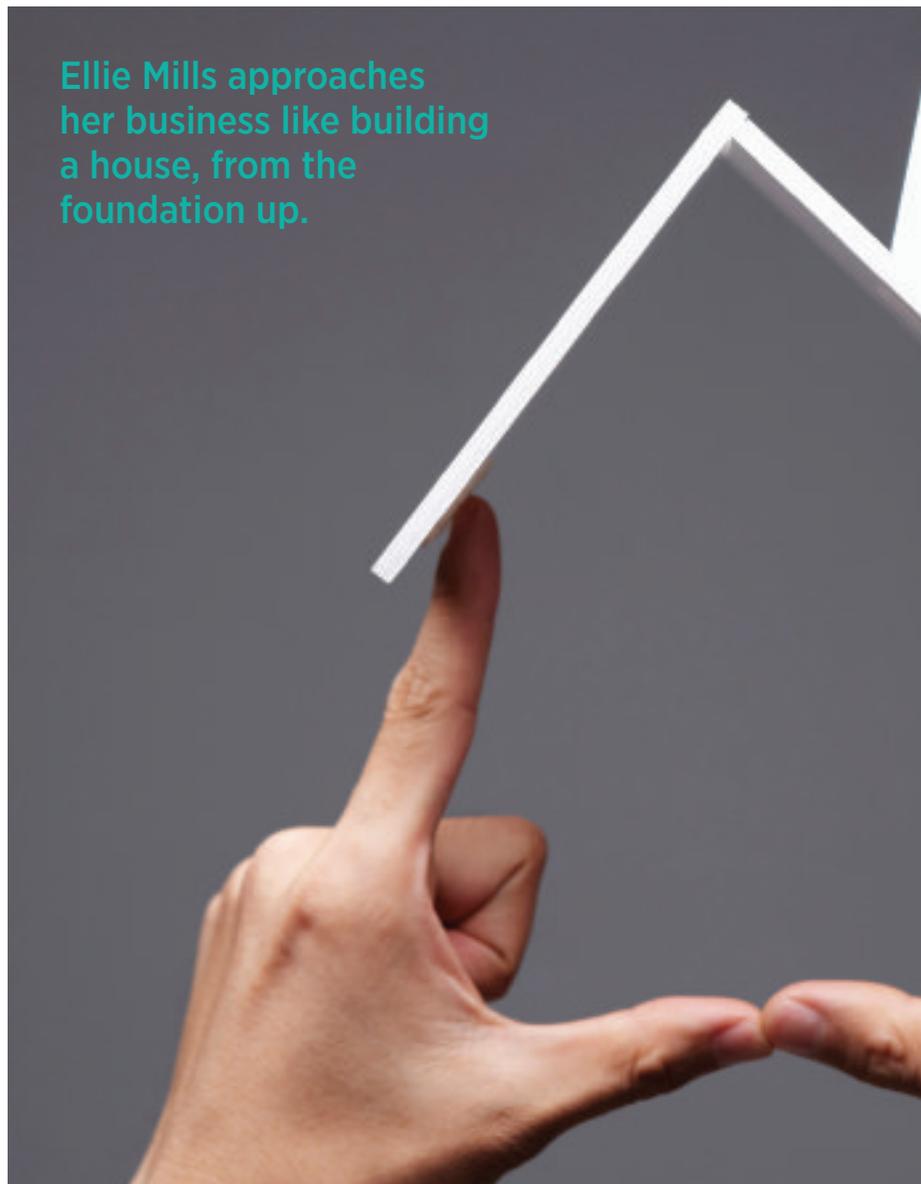
Ellie Mills, **CLU, LUTCF**, approaches the operation of her two full-service State Farm agencies in the same way one would build a house: from the foundation up. Most clients initially come to the Ellie Mills Insurance Agencies in Miami and Deerfield Beach, Florida, for property and casualty insurance.

Once those needs are met, Mills and her team explore other areas clients need help, such as their finances. Her two agencies offer more than 100 products, including auto, home, property, life and health insurance, as well as banking products, annuities and mutual funds.

“I believe this is the secret to our success: We start with the basics,” said Mills, a two-year MDRT member from Cutler Bay, Florida. “We start helping people protect against those everyday risks of life first.”

Once that foundation is taken care of, Mills works with clients to identify what they hope to achieve long-term. “Do they dream about owning a home, opening a business or retiring in two locations? They tell us a little bit about what they want, and we help them in the planning stages,” Mills explained. “From there, it’s our hope they will get to the stage where they are accumulating wealth and planning what to do with it when they pass.”

A personal tragedy and natural disaster set Mills on the course of working in the insurance profession. When she was young, Mills lost her husband of four months in a car accident with a drunk driver. Mills, the only one to survive the accident, spent about a month in an intensive care unit and nearly a year in the hospital. Life, health and auto insurance gave her the time to put her life back together. Then in 1992, when Hurricane Andrew hit Florida, Mills, her current husband and their daughters lost their home, cars and business.



Ellie Mills approaches her business like building a house, from the foundation up.

“Once again insurance came to my rescue at a time of financial devastation,” Mills said. “Had I not been adequately protected in any of those scenarios, my life might have turned out differently. I had just gotten into the insurance business when Hurricane Andrew came along. It was probably the pivotal point in my life that made me understand what I do is pretty important.”

Mills had been in the industry for about six years when she realized she wanted to expand her offerings.

“My clients used to ask me, ‘You have taken such good care of me with the financial service. Can you do my home and auto too?’” she said. “I

wanted to be able to help them with that.”

Mills had a friend who was a State Farm agent, and he gave her the opportunity to work with him in 1998.

“When I got to this company, it made me think, ‘OK, here is my niche. Here is where I can help them with the financial services, I can help them with the property and casualty, and I can have almost a one-stop shop under one roof.’”

In 2002, Mills started her first agency in a Miami community of young families and up-and-coming businesses that has since doubled in population. Four years ago, she opened a second location in Deerfield Beach, more of a retirement community. Between both locations, Mills works with every demographic: young, old, wealthy, middle market and low income.

“We are positioned to be able to help any of those sectors,” Mills said. “If I’m working with someone in the middle market who opens a small business and they grow to the affluent market, I’m able to grow with them.”

Mills splits her time between the two offices. No matter which office a client calls, they can reach her. “I don’t want any of my customers to ever feel as though I’m not around or inaccessible to them, so I make sure I’m reachable,” she said.

The offices are set up in a sales and service model, with 11 team members in Miami and seven in Deerfield Beach. Her service support team takes care of daily issues, such as payments, changing and adding vehicles, and changing beneficiaries and health plans. The sales team works with incoming customers and brings all existing clients in for a yearly review to explore any potential gaps.

Mills spends most of her time recruiting, training and managing her team members. One of her favorite responsibilities is helping people get where they want to be in their careers.

“I’m able to work with the new people coming into the business because I have enough qualified, really great team members who are able to focus on our clients,” she explained. “They really only need me when it comes to the more intricate planning stages. The basic foundation is being taken care of by team members who are trained well, and now it’s time for me to work with the things that make a bigger difference in people’s lives.” **KT**



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