ZOHO ONE CASE STUDY

G&G Independent Insurance: A High-Growth Agency Unifies Sales and Service on Zoho One

Independent Insurance Agency · Arkansas and Missouri, USA · About 100 People

G&G Insurance is an independent agency that shops roughly 50 carriers on behalf of its clients, and its stated purpose is exceptional experiences. Founded in 2014, the agency grew quickly to a point where the tools that kept the business running could not carry the goals it was setting. Separate systems for CRM, support, HR, documents, and calls left client context stranded and made sales visibility a matter of opinion. In 2020, G&G rolled out Zoho One and connected sales and service around a single account record, with quoting, reporting, and records built on the same foundation. Today the agency has made the Inc. 5000 six years running, and its connected systems help keep service personal as it grows.

THE CHALLENGE

G&G wanted to stay personal while it scaled, but a separate tool for each function kept client history scattered. Context gathered during the sale never reached the service team, and pipeline reviews depended on each agent's own judgment.

THE SOLUTION

Sales and service now share a single view of every client, so neither team works blind to the other. Quoting, reporting, and records were built on that same foundation, with automation taking over follow-up that used to be manual.

THE RESULT

Personal service became something the system sustains rather than something that depends on who remembers a client. Managers coach from live data, and the connected foundation has kept pace with rapid growth and change.

10%
INCREASE IN CLOSING RATE

88
NET PROMOTER SCORE

104%
GROWTH FROM 2023 TO 2026

6
CONSECUTIVE YEARS ON THE INC. 5000

94%
SERVICE REQUESTS RESOLVED WITHIN SLA

62%
NET CLOSING RATE

Zoho One

KEY APPS USED

Zoho CRM · Zoho Desk · Zoho Analytics · Zoho WorkDrive · Zoho People

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ABOUT G&G INSURANCE

G&G Insurance is an independent insurance agency that Maggie Hill, its Marketing and Technology Manager, describes as an insurance matchmaker. Rather than representing one carrier, G&G shops the market on a client's behalf across roughly 50 carriers to find a fit on both coverage and price. The agency writes personal and commercial lines, including home, auto, life, and business insurance, and operates in seven states from offices in Fayetteville and Little Rock, Arkansas, and Branson, Missouri. Founded in 2014, G&G employs around 100 people, roughly 60 full-time staff and 40 contractors, and reports annual revenue in the $1 million to $10 million range. The agency has grown quickly enough to make the Inc. 5000 six years running. The stated purpose of the agency is exceptional experiences.

> "People come to G&G to save money, but they stay for the service."
>
> MAGGIE HILL, MARKETING AND TECHNOLOGY MANAGER, G&G INSURANCE

The Challenge

The move to a new platform did not come from a single crisis or a specific project. Hill instead describes G&G reaching a pivotal point, where the question was less about fixing something broken than about what the agency wanted to become. Weighing the priorities that mattered most for the years ahead—delivering exceptional, personalized service at scale and achieving sustainable growth that was rapid enough to secure a spot on the Inc. 5000—the team recognized that the tools they had in place could keep the business running, but could not help G&G achieve the goals they were setting for the future.

A service promise the fragmented systems could not keep

G&G competes on experience. The agency wanted to keep offering the personal touch, even as it grew. The difficulty was that the experience depended on what each person remembered rather than on what the systems shared.

Before Zoho, G&G ran a different tool for each function: Keap for CRM, Freshdesk for support, BambooHR for HR, Google Workspace for documents, and RingCentral for calls. Maggie Hill describes the processes across them as disjointed. Because the systems did not connect, the same client could look different in each one, and reconstructing history meant investigating across multiple tools.

A new client worked with the sales team, then was handed to the service team, and the context gathered during the sale did not travel with them. The service team had no access to the information that the sales agent learned, so the relationship effectively restarted at the handoff. When a client referenced a coverage conversation from years earlier, there was no way to pull it up, and in an industry with real compliance obligations, that was a meaningful gap.

No reliable read on the business

The visibility gap showed up most clearly in how G&G tracked sales. Pipeline reviews were a Monday-morning huddle where agents rated their own pipeline as red, yellow, or green, a measure Maggie Hill calls subjective and dependent on each agent's read of their own deals. There was no real reporting.

Hill herself moved into managing technology within the company because she had built a Google Form to capture closed business, which at the time counted as a real step forward. For a company setting goals around sustained growth and being a strong place to work, an operation held together this way was not going to scale.

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The Solution

G&G connected sales and support by closely integrating CRM and Desk and improved visibility by connecting Analytics. Their back office supports the client relationship by maintaining documents in WorkDrive, and the employee experience by centralizing information in People.

Choosing a suite that could scale

G&G's leadership came to Zoho through a recommendation from a local IT provider. The agency ran demos and pricing against Salesforce and chose Zoho on the strength of value and room to grow. As Hill recalls the decision-making process, Zoho checked the boxes G&G needed at pricing that was very fair for the range of products included. That combination of cost and scalability was the deciding factor. In 2020, G&G rolled out Zoho One.

One record across sales and service

> "Structure is everything. It is way easier to set it up right than to fix it later."
>
> **MAGGIE HILL, MARKETING AND TECHNOLOGY MANAGER, G&G INSURANCE**

G&G is working toward what the insurance industry calls an agency management system, with policy data from carriers flowing into custom modules in CRM, so that service agents no longer have to juggle a separate legacy system to find a single source of truth. The central design decision was to give sales and service a single view of the customer while letting each team work where it was most effective. The sales team lives in Zoho CRM and the service team lives in Zoho Desk. G&G connected the two so that neither operates blind to the other. The team built a custom view in Canvas (the layout tool for records in Zoho CRM) and integrated Zoho Desk into it, so anyone opening an account can see both the sales history and the open service activity in one place.

G&G also automated follow-up that used to be manual. Drip email and text campaigns, orchestrated through workflows in CRM, follow leads by pipeline stage, and a separate campaign re-engages past prospects around their renewal dates, which has successfully reignited opportunities that had gone cold. More recently, the team rolled out an unassigned-lead queue: when a lead arrives, an integration with RingCentral dials the sales team as if it were an inbound call, and whoever accepts is auto-assigned the opportunity. This is an early effort still being refined, with the aim of responding to leads more quickly.

Faster, more accurate quoting

Quoting is where G&G put much of its customization, because the client's experience of getting a quote is the same process the agent runs. To cut the manual work, the team built a guided intake Wizard in CRM that collects a few basics, such as name, date of birth, and address, and then pulls the rest through APIs to public records for property and vehicle detail. A Google Maps and Zillow integration feeds address validation and home imagery into the same intake, which improves data accuracy and lets an agent assess a property during the call rather than leaving CRM to look it up. A growing in-house development team builds these capabilities as custom Widgets, with Maggie setting the strategy and the developers executing at a level of polish she credits with making a real difference in daily work.

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Live visibility for agents and managers

To replace the red-yellow-green huddle meetings, G&G built reporting in Zoho Analytics and surfaced it in the tools where people work. Analytics gives each department a scorecard for a high-level read at weekly meetings, and each sales agent gets an individual dashboard set as their CRM homepage, showing ramp-up goals and progress that refresh as CRM syncs. The team also runs a real-time sales tracker that shows leads won and premiums written, and projects it on screens in the offices, turning new business into a visible, shared moment across locations. The effect, in Maggie's words, is a fast and far less subjective read on where the business is winning and where an agent needs coaching.

The operational backbone behind the front office

Insurance carries record-keeping obligations, and while the time records must be retained after a policy is canceled or expired depends on state law, industry best practices recommend keeping canceled client files for at least seven years. G&G integrated Zoho WorkDrive with CRM so that client-facing documents attach directly to the account, replacing a Google Drive setup as the team was starting to hit limits on the number of files allowed. Calls and texts run through a RingCentral integration into CRM and Desk, so the communication history sits on the record.

HR runs on Zoho People, which handles onboarding and PTO and, in one example Maggie Hill highlights, tracks the state licenses agents must hold and alerts the compliance team before any expire. Across marketing, recruiting, and process automation, G&G uses several more Zoho applications as the need arises.

The Results

62%	88	94%
NET CLOSING RATE THIS YEAR	NET PROMOTER SCORE, YEAR TO DATE	REQUESTS RESOLVED WITHIN SLA

Sales that close more often

G&G reports a net closing rate of 62% this year, up roughly 10% since moving to Zoho. The team ties part of that gain to the quoting build: after prefilling records into the CRM intake, multiple agents saw their closing rate climb by more than five percent from that one change. The live sales tracker and individual dashboards add accountability, giving managers a clearer basis for coaching than the old self-rated pipeline ever did.

Service that keeps clients loyal

On the service side, G&G's year-to-date Net Promoter Score is 88, a level Maggie says is off the charts, and the service team resolves 94% of requests within its SLA. She connects this to the shared record: because a service agent can see the context captured during the sale, even agents who did not come from insurance backgrounds can deliver the personal experience the agency promises.

Growth the old setup could not have carried

G&G made its first Inc. 5000 list in 2021, the year after moving to Zoho, and has stayed on it for six years running, averaging roughly 35% growth a year. Maggie does not believe the company would have reached that with its previous tools. The connected foundation has also absorbed change well: G&G integrated two acquisitions more effectively because the infrastructure was already unified, and when the 2020 pandemic arrived just after launch, the team was able to go fully remote because the systems were already connected. This year the agency has set three new-business records, including its biggest month ever in June.

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> "I don't think we would have gotten there with the other systems that we had."
>
> MAGGIE HILL, MARKETING AND TECHNOLOGY MANAGER, G&G INSURANCE

What comes next

G&G continues to build. The team is developing a new in-house intake system to quote even faster, expanding the WorkDrive migration so that all client-facing documents live on the account, and intends to move campaign orchestration toward marketing automation rather than the CRM workflows it uses today.

Conclusion

G&G set out to keep service personal while growing fast, but faced the obstacle of disconnected systems that did not share knowledge. By putting sales in Zoho CRM and service in Zoho Desk, using one connected account record, and by building quoting, reporting, and records on that same foundation, the agency made personal service something a system could sustain rather than something that depended on who happened to remember a client. The numbers follow the same line: a 62% net closing rate, a Net Promoter Score of 88, and six straight years on the Inc. 5000. Six years in, the work is still ongoing, and the goal of providing excellent experiences has not changed.

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