



**Luck favors the insured.
Get Insured with Q-Tex**

Surviving Giants, Scaling Smart

**How Q-Tex Insurance Is Planning to
Survive Amongst Giants in a Disrupted
Market**

The U.S. insurance industry is evolving — fast.

Big-name agencies have had a head start for decades. Tech startups are pumping out sleek apps by the week. Carriers are selling policies directly to consumers. And then there's us — Q-Tex Insurance, an independent agency startup out of Richmond, Texas, betting on something different:

- ♦ Smart tech
- ♦ Local trust
- ♦ Community-first service

We're a lean team with high ambitions — ready to face the challenges of an evolving landscape.

The Market Reality

We're stepping into a market where:

- Legacy agencies dominate relationships and renewals.
- Carriers push “buy now” buttons directly to consumers.
- Ad budgets are massive, and ad-tech startups are dime-a-dozen.

But we see three blind spots in all that noise:

1. People still want a human to call.
2. Many communities remain underserved.
3. Tech should amplify trust — not replace it.

Our Model: Digital-First, Human Always

We're building Q-Tex as a hybrid agency — combining **automation** with **attention**.

Here's how:

✓ **Community Focus**

We partner with car dealers, realtors, mortgage brokers, CPAs, and community leaders — serving people in their language, at their pace.

✓ **Tech-Enabled Operations**

We use Google Workspace, Vertafore Rater, AMS360, AI chatbots and Zappier to work smarter, not harder.

✓ **AI with SOPs, Not Just Flash**

We're already drafting a full SOP manual to make quoting, billing, servicing, and training E&O-proof and repeatable.

✓ **Producers Who Grow With Us**

Our future producers will have smart tools, engagement agreements, and clear compensation. No confusion, just growth.



Marketing on a Startup Budget

We don't have millions for ad spend — so we invest where it counts:

- Google Business Profile (reviews, updates, visibility)
- Branded Canva Templates for Instagram, Facebook, WhatsApp
- Referral QR Codes that track who brings in what
- Localized content — with South Asian community undertones

We believe authenticity > algorithms.

Competing With DTC Carriers

Sure, carriers are selling direct. But they can't do what we do:

What they offer

One-size-fits-all coverage

Little post-sale support

No cultural context

No real loyalty loop

What we provide

Tailored advice + hidden discount finds

Servicing + policy reviews that build trust

Bilingual, community-rooted conversations

Referral bonuses + personalized service

What's Next for Q-Tex?

Milestone

Timeline

Website launch

June 2025

2 Producers onboard

Winter 2025

AI quoting flow live

Late 2025

2nd office (Sugarland?)

Late 2025

500 K Premium Target

Summer 2026

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We're starting small — and starting strong. Every process we build now scales with us later.

Final Word

Independent agencies aren't obsolete. Badly run ones are.

At Q-Tex, we're proving that you don't need a skyscraper office to earn trust. You just need:

- ✓ Local roots
- ✓ Digital brains
- ✓ Relational heart

We're excited to grow — and grateful to those who've supported us so far.

👉 Connect with our principal at principal@qtexinsure.com

👉 Let's build something smarter. Together.

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