



Roy James Jr and Izabelle James

St. Petersburg, Florida



James Insurance Solutions

Learn about Florida Entrepreneur Roy James Jr and Izabelle James:

The year 2014 was a pivotal moment in the life of Roy James Jr. At the time, his father, Roy James Sr., owned and operated Roy James Insurance. He'd been in business for nearly 30 years and was well known in the community. James Jr. was working as a store manager at a Verizon Wireless. With encouragement from his church pastor, James decided to leave the telecommunications industry and join the family business.

"Having grown up in the business, I didn't really want to get involved right away," James said. "However, my pastor, who's like a second dad to me, convinced me that following the family legacy was a smart decision. After taking some time to think about it, I decided to join my father. It changed everything for the better. I haven't looked back since."

James and his wife, Izabelle, spent nearly four years working together for the family business. Together, they learned the ins and outs of the business and how customer service can be a true differentiator in the insurance industry. In August 2017, a new opportunity presented itself.

"An opportunity fell into our lap to acquire another book of business," James said. "We were actually looking to expand Roy James Insurance into a new building. When we bought the building, we discovered that the business that occupied the building was a local independent insurance agency, called Insurance Underwriters, and that it was also for sale. After some consideration, we made the purchase and changed the name to James Insurance Solutions. Acquiring that book of business allowed us to become a true independent agency with the ability to write with any insurance carrier."

James, who loves being a resource for his clients, shared how he and Izabelle work to differentiate themselves from other insurance agencies in Pinellas County.

"We pride ourselves on customer service and working hard for our clients," he said. "We also pride ourselves on being a 21st century insurance agency. We make things, from a digital perspective, as easy as possible for our clients. Documents can be signed and submitted online and quotes can be requested directly through our website. We also have a state of the art agency management system that allows us to stay in touch with our clients through text messages, email drip campaigns, birthday emails and more. We're also quick. We work with a lot of realtors and they need a quick turnaround on quotes."

Looking ahead, James and Izabelle are focused on creating a true one-

stop-shop agency where clients can get homeowners, business, health, auto, life and other types of insurance from one convenient location. "We want to be a total solution for our clients," James said. They're also working on possibly acquiring a third book of business.

What advice does James have for aspiring entrepreneurs? "Make sure you plan for worst case scenarios," he said. "Make sure you have enough operating capital in the event expenses are higher than planned for. Have a worst case and then a best case scenario planned out. Also, stay on top of your suppliers and your accounts receivable. Accounting and budgeting are extremely important and should not be overlooked."

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