

Wichita Chamber Business Accelerator

Episode 142

Jose Gutierrez

Don and Ebony: [00:00:00] Welcome to another exciting edition of a w C B a powered of course, by Evergy first. Thank you for listening. Don't forget to like us love us. Share us. We truly appreciate you checking us out. In the house today. Gutierrez Agency E yes. I'm really excited. We have Jose here with us, Jose. How are you?

Jose Gutierrez: Well fine. Thank you, Ebony. Thank you Don. For the invite,

Don and Ebony: Of course. Yeah.

Jose Gutierrez: And hosting this podcast, I appreciate the invite.

I've listened to you a few times and actually showed up.

Don and Ebony: He come in swinging. Nice.

a little bit about myself. My name's Jose Gutierrez with Farmers insurance. Recently I celebrated my one year anniversary. Yeah. that I purchased an agency with Farmers Insurance

Don and Ebony: That's so awesome. Now, so you just purchased in, this is one year of you owning the agency. but you've been with Farmers for a number of years. I've seen you around doing things with Farmers, like for a decade or so. Tell us a little bit about what you did.

Jose Gutierrez: So for past, almost 15 years prior me purchasing the agency, was affiliated with Farmers as a district manager, onboarding, recruiting, training, new agents, new marketers, new customer service reps to the company and to insurance sales. I did that for, like I said, almost 15 years here in the Wichita Metro area and Western Kansas.

So I had a lot of windshield time. So I had a traveling gummy bear. I called him my traveling companion.

Don and Ebony: So do you, as district manager, were you in charge of all the agents in Wichita? Not all.



Jose Gutierrez: I, I was, responsible for a good portion of them and, to mentor and coach them along the way, but not all of 'em. I, I wanna say I onboard.

Minimum 50, if not, about 60% of those agents here in the city.

Don and Ebony: So the, you were responsible for bringing the new folks on not dealing with the folks that's already established both. Really. Okay.

Jose Gutierrez: So the folks that were established, we were training with new products, new services, new systems. A lot of times we rolled out a new policy, all the bells and whistles that came with it, the comparison of, other policies.

Compared to our competitors and our own policies as well.

Don and Ebony: Do you know, Rob Morrison? Oh yeah. Okay. Okay. That's my insurance guy for four decades. All he does is take my money. Yeah. I don't see him.

Jose Gutierrez: I know Rob.

Don and Ebony: Okay. Excellent. He'll be happy that I've said that about, well, , he's a great guy. He takes care of me only time to review the policy.

Jose Gutierrez: Hey, I definitely encourage

Don and Ebony: him.

Jose Gutierrez: You're you're absolutely right. Ebony, take the time to visit with Rob, take the time to visit with your own insurance providers. Learn about your policy, learn what you're paying for, because you're right.

Don, we take your money and you don't even know why.

Don and Ebony: Yeah. Yeah. And I, and I I'm just giving him static. He does. Excellent. He takes care of. Far as personal business car, whatever he's been doing it for 40 years. So I haven't, I haven't, I haven't swayed yet. I haven't been provoked. Okay.

Jose Gutierrez: Stay. Stay with Farmers.

Don and Ebony: I'll, I'll stay with Farmers, so, okay.

So you got into the business with Farmers as a trainer, correct?

Jose Gutierrez: So the challenge was a little bit more about my background. I came in from, banking. Okay. So I was affiliated with one of the larger banks here in town through the retail

Don and Ebony: mm-hmm

Jose Gutierrez: I dealt with a lot of consumers, a lot of business owners, a lot of students, the location where I was at was right across the street from WSU.

So you can imagine what bank that was. So I had the opportunity to work alongside with a lot of people there needed a new challenge at that time. And, I applied and at that time, my manager, Russ Brown from Kansas City approached me and wanted me to help him develop an. That nobody really understood or nobody wanted to commute to it.

Western Kansas.

Don and Ebony: Yeah. Mm.

Jose Gutierrez: So lucky me, I'm originally from Western Kansas, myself and I knew the area very well. So I took the challenge on the program was two year [00:05:00] program, helped develop, train, recruit, onboard new agents and help with the sales environment. I did that. And 18 months into it, the company approached me to become the district manager for the.

Don and Ebony: Wow. So you were a rockstar in that? Yep. You did well showing out. Yeah. So how is that? How does that lead you to think, Hey, I've been training up all these other agents. I think it's time for me to have my own agency.

Jose Gutierrez: Great question, Ebony. So as you train people, as you onboard, 'em you give 'em the dream, you're gonna have your own agents. You're gonna become a business owner and you're showing them the ropes of, Hey, this is what it means to become an entre. I did that for such a long time. Obviously I believed the story myself

Don and Ebony: Mm.

Jose Gutierrez: and this opportunity came about to where I wanted to become an agency owner myself.

And that was the original thought process. When I joined Farmers, I just didn't know when that was gonna happen. 15 years later had the opportunity purchased my own agency. And that's what I've told some of these agents that I onboard as well. I told you, I shared the dream with. Why wouldn't I believe it myself

Don and Ebony: and now you're doing

Jose Gutierrez: Now. I'm

Don and Ebony: doing it living the dream. Yes. Ma'am one year in. Yep. Wonderful. I am just still trying to figure out why I wasn't invited to your party,

Jose Gutierrez: there's no party yet. It's coming. It's coming.

Don and Ebony: It just.

Jose Gutierrez: no, not yet. Oh,

Don and Ebony: wow. Okay.

Jose Gutierrez: so we we'll do something for the later in the winter or something in the spring. we still doing some couple changes within the agency. Okay. Once. The data set in stone. E you're you're gonna be there.

Don and Ebony: Okay. All right. You heard it here, guys. You always invite.

Jose Gutierrez: you. So

Don and Ebony: You're invited too. Oh yeah.

Jose Gutierrez: Yeah. You're invited

Don and Ebony: I'm glad I might after thought, but that's cool. I'm down with that. Help me understand where where's your business. Your agency located?

Jose Gutierrez: So the agency that I took over that I purchased, has been there, for a long time. it's gone through a few agency changes it's on 31st in Seneca.

Okay. And I'll give you the exact address if anybody wants to stop by and say hi, 1307 West 31st street

Don and Ebony: That's the purpose of this podcast?

Absolutely. And help me understand, are you still the trainer for the area you doing both or are you strictly in your agency?

Jose Gutierrez: Strictly focus on one office, which is my office. Okay. And then, train my own staff, help my own teammates, understand our policies, understand how to marketing works, understand how telemarketing works.

So I'm able to help my own team at that time. Now, if other agents within the district reach out to me, which they still. Call me. How do I process this? Is there a challenge here? Can you walk me through this? Absolutely. I'm definitely available for their support.

Don and Ebony: Do you charge 'em

No, no. six for referrals for this

Jose Gutierrez: on this one.

Let's charge. 'em

Don and Ebony: excellent. Excellent. I know you're an insurance business. What do you specialize in?

Jose Gutierrez: Our agency is very diverse in a sense that we have about 60% personal lines. And when I say personal lines, auto insurance, homeowners, insurance, personal lines, toys, boats, motorcycles, all that stuff. However, I personally like working with small business owners.

I like working with artisan contractors or painters or welders your carpet layers, landscapers. Great people to work with. They're very good at their trade. And sometimes they, they need that extra help when it comes to operations. And I consider our office very well when it comes to operations.

Don and Ebony: Excellent.

Jose Gutierrez: The other part is the life insurance.

We sell life insurance. Unfortunately, our communities are undereducated when it comes to life insurance and that's something that we really need to focus on. And when I say we, everybody within the insurance. Help people understand what life insurance is all about. It's not for you, the person still living it's the person or the person that bought it.

It's for the people that left, that are left behind mm-hmm so

Don and Ebony: Exactly. So you've been an entrepreneur

Jose Gutierrez: for a long time,

Don and Ebony: for a time. How do you define success?

Jose Gutierrez: So success is very difficult to really comprehend of, Hey, I wanna achieve a status quo. Well, that's not what it's. Comes out to, for me, for me, it's more about, Hey, am I doing the right thing?

Am I helping that client out? Am I delivering the promise that I told when I was a trainer that I, that I deliver that promise? Am I there with them, with my clients? Now, if they're in a time of need, can they pick up the phone and call me direct?

We see in our industry, a lot of times agency owners, unfortunately don't answer the calls any

longer because they've been around 30, 40, 50 years and, and they deserve it by all means.

They [00:10:00] deserve that at the same time you deliver that promise of, Hey, I'm gonna be there at eight 30 in the morning. Your office better be open at eight 30 in the morning. Right. I'm gonna be close at six o'clock your office better. Be close at six o'clock and being able to take. Those calls the other thing, success.

It could be small business, restaurant owner over the weekend. I had an opportunity to go eat some tacos over here on, Douglas and the owner. Her herself is in the, in the store, in the restaurant, her little boy, maybe a five year old kid is out there handing out the drinks and that's success.

Family-owned operated business.

Don and Ebony: Mm, well, friends, we're gonna hear a word from our sponsors, but we'll be back to hear more from Jose and the Gutierrez Agency Inc. Welcome back friends. We are here with the Gutierrez Agency, Inc. Farmers Insurance. Mr. Jose.

Jose Gutierrez: Yes. Ma'am.

Don and Ebony: You know, so for years, I mean you, I, when I thought about Farmers, I just, I would see your face. I would see Jose, cuz I'd see you in the community. You were, you did a lot, you have a lot of involvement in the community.

I think you were a part of the Hispanic Chamber. I would see you at the Wichita Chamber, like mix and mixers that they would have. So let's talk a little bit about your community involvement. What does that look like?

Jose Gutierrez: Great question. So one of the things that had the opportunity to, to do over the last six years was serve on the executive board for the, chamber of commerce mm-hmm . So I've been part of that board for a number of years and kind of looking back and understanding why we serve is to help, small business owners get involved.

Cause a lot of times, small business owners are at one man. They don't know where to access the information or resources. So whenever a person asks, why do I serve? Because I feel our community here in Wichita is very diverse and is inclusive, our small business communities. They want to help each other and our chamber of commerce.

They want to help. Small business owners. We do have the support, obviously from your larger corporations, your spirit, your Rath, your interest bank, the different larger corporations, but ultimately we do wanna help with small business owners. So my community involvement I've helped the Hispanic Chamber.

As you mentioned earlier, I served on their board. I was their chair a while back was part of their

original foundation in 2001. Great great people along the way that were helping that chamber. And here with this chamber been part of the executive board, the regular board, the chamber champions, and we kind of forget who those people are.

I'll give, 'em kudos to showing up to all the ribbon cuttings, to all the open houses. They do. Awesome. So congrats to those folks out there. and it's, it's huge to become involved. Don't be a side member. Or a sideline member become involved with it.

Don and Ebony: I love that. Don't be a sideline member be involved. Yep. and, and so let's talk about, you said, you know, the reason why you serve in your new calling as an agent, how do you help these small businesses? And I'm, you know, I'm talking about like the, the.

Agencies that are the businesses that just have one person to three people to 10 people. Mm-hmm how do you see your agency really making a difference in helping them? What resources do you help provide?

Jose Gutierrez: So one of the things that I mentioned earlier was, some of these mob business owners, artists, and contractors, they're really good at their trade. If they're painters, they're the best painters ever. They could paint a house in the day, the inside the outside of a house. Sometimes the operations part of it is not their forte. I'm not a paint.

Don and Ebony: mm-hmm

Jose Gutierrez: So I'm not gonna go in there and paint a house or bid a house of how much it's gonna cost me, but I could walk 'em through, what an insurance policy looks like, what a general liability looks like, why they need a general liability, why they need a worker's comp policy. If they have one part-time employee or 10 full-time employees, why do they need to conduct a audit?

When they do have a work comp policy. And why is that important to their operation? Why do they need to get all these documents in order, when they're working with their accountant to submit the, their payroll taxes, their final, their quarter lease, or all this information they'll eventually need at the end of the day, do they have enough coverage?

If something happens, they want to call [00:15:00] Jose and say, Hey, Jose, I bought a policy from. Unfortunately, one of my guys fell down. Is he covered? Am I, am I gonna be okay? Is my business gonna be okay?

Don and Ebony: Mm-hmm

Jose Gutierrez: Absolutely. You bought the policy from our office and yes, you will be. Okay.

Don and Ebony: Yeah, I think that's really important.

You know, even as you talked about your time as a banker, you know, a lot of times in, I was in the banking industry as well for a number of years, a lot of times, small businesses, they are ex experts at what they do, but they don't understand the other pieces of running the business side. as. Far as insurance, all the things that come along with it.

So thank you for your work in doing that and providing that service. So how can people find you? We know you're on Seneca. Are you on Facebook? Are you on Instagram? where can we find you? How do we get ahold of you?

Jose Gutierrez: and you mentioned, a lot of people are great at their trade.

Like we talked about our small business owners. I'm great at providing information on insurance and coaching people, why they need insurance. What I need coaching on and help on is marketing. Right. I'm not a big time marketer when it comes to social media.

Don and Ebony: Gotcha.

Jose Gutierrez: I am developing a, an internal opportu.

Job with somebody that has the background in marketing social media to come and join us.

Don and Ebony: So Don is excellent. Oh, wow. I knew this was gonna come around.

He is really great. And, TikTok

Jose Gutierrez: We're gonna put you on the show.

Don and Ebony: Oh God that'd be brutal. That would be brutal for anybody watching.

Jose Gutierrez: No, but I'm traditionally I'm on Facebook.

Okay. you're able to find us there. my office 1307 west 31st street, south, my office number 522-7757 with area code 316. And obviously you could, send me an email.

Don and Ebony: Okay.

So are you looking for a full-time equivalent or are you looking for a contractor

Jose Gutierrez: Contractor would suffice, just help us establish the foundation, teach us what we need to do along the way, because it evolved so fast.

when we first started and when I first started with Farmers, it was barely starting out, the, the internet and social media marketing. So I know that's the way to go. And that's something I'm gonna need some help with.

Don and Ebony: all right, there you go.

Jose Gutierrez: So any, any pointers, Ebony that you want? Give me, let me know. No,

Don and Ebony: no, no. He asked for my help. Don,

Jose Gutierrez: give some help. Gimme some

Don and Ebony: Yeah, we got you. We're gonna get you some help. Yeah. Last question that I have before I turn it over to Don is why Wichita, you know, you you're from Western, Kansas, and you've been here.

You came to Wichita back in when two thou early two thousands. Correct? Right. and you decided to stay here. Why.

Jose Gutierrez: So that's a lot of question that, that people ask. Why do you wanna stay here instead of going to Dallas, instead of going to Chicago or going out to the east coast or west coast? Why not? The question is why not? Wichita, such a great community, very family oriented.

We have everything that we possibly would need other way from restaurants, from infrastructure, from growth, from travel, from experiences here in Wichita. You just gotta uncover it. You gotta find it. The second thing is family. Why, why take your family to a different place? When Wichita becomes already our family here and we live on the west side of Wichita and our kids have gone to school.

They're from day one. So we're gonna stay in Wichita. We have our roots here

Don and Ebony: I love that long as your kids don't go to Northwest life.

Jose Gutierrez: She's beat

Don and Ebony: then that's the only thing I have of you. That's the only request

Jose Gutierrez: tell you what

Don and Ebony: Hey, no. And, but that's okay. That's is alright. Tell me, follow your career here. You started with Farmers and you was teaching people how to.

Jose Gutierrez: do

Don and Ebony: business with their agency, but you had never had an agency, correct?

yes and

Don and Ebony: do I have that right,

Jose Gutierrez: Kinda. So when I first started my career with Farmers insurance, the goal was to work inside the agencies to get the inner workings.

Okay. So I had the opportunity to work, in Western Kansas with one of our agency owners out there and was thrown into the wolves immediately, selling policies. I was running the agency, she went to a. That she qualified for? We have Farmers, she went to Cancun and I was running the office. Okay. And then she came back and went and put her, daughter in school in Oklahoma.

So had the opportunity to run her agency for, for some time.

Don and Ebony: Okay.

so got that experience fairly fast. however business is business. How you treat your clientele, how you treat your vendors, what a policy looks like. So had that experience immediate. And in return was training those newer people of what marketing at that time looked like, what selling a policy looked like at that time.

Jose Gutierrez: So it was [00:20:00] a little different compared to today's environment.

Don and Ebony: Okay. So you did that, then you became the, the DM and then you decided, Hey, I wanna hang up my own shingle and start my business. And I think you mentioned. One thing you didn't know much about, was social media. You're you you're looking for somebody for that. How, how else did that transition happen when you started, when you hung up your own shingle, what else did you not know?

Or anything that tripped you up that would trip up other entrepreneurs started in new business?

Jose Gutierrez: Absolutely. So one of the things that I coached a lot, whenever we sold an agency to somebody walking in from the outside as a district manager or recruit. I would tell 'em okay. You need to understand the, the industry you want to go out there and interview with other carriers.

You wanna interview with our, our competitors, understand what the program looks like, understand what the contract looks like. So I preached a lot on that and, advised our newer agents to truly have an idea what they're getting into now. Me myself, being with Farmers for 15 years and understanding the risk factor of, Hey, you're gonna be responsible for the rent, the utilities, right?

The water, your employees.

Don and Ebony: Yes.

Jose Gutierrez: So all of those factors came into play when I took my agency on as well. And the other thing that, that I told a lot of people is marketing. Make sure that you have enough marketing dollars set aside.

Well, that's where I'm trying to figure to figure myself out.

Don and Ebony: Mm-hmm

Jose Gutierrez: Where I got tripped up on, like, I know the marketing aspect of recruiting, developing a presence in the market, but recruiting for my own office for new clients.

That's a different story. Right,

Don and Ebony: Right, right. Excellent. Excellent. So you've been doing this long. So about

Jose Gutierrez: years, this is going on 16 years. This is my 16 year,

Don and Ebony: But, far as hanging up your own shingle October 1st? Yeah, just recently. Yeah, just recently. Okay. I knew there was a year in there somewhere. Is it too early to ask what's next on your frontier? What next you wanna do?

Jose Gutierrez: Good great that you asked originally the thought process with, starting the agency is not only to be a local presence here in, in the Wich. Core it's actually to become a presence regionally. Okay. So what I've done already taking the steps from day one is to become licensed and appointed in eight different states.

Don and Ebony: wow. Whoa. Wow. Yeah. Okay.

Jose Gutierrez: So now, our office is able to offer instruments, products, and services, especially to the small business arena. in our bordering states. This includes Nebraska, Missouri, Oklahoma, Arkansas. Texas. Okay. New Mexico, obviously here in Kansas, Colorado, Colorado. And I think I'm missing one more.

Don and Ebony: Iowa.

Jose Gutierrez: Not yet. but hey, that's a great, great one to

Don and Ebony: wow. So in eight states, so

Jose Gutierrez: We're licensed in eight different states and the thought process with that is there's a lot of need. I go back to educating our clients, educating the small business owner. It's not only our small business owner here in this area, it's across the territory and there is a huge need of knowledge.

So I, I can say we're gonna be able to deliver that.

Don and Ebony: Wow. Wow. Eight states. You heard it here first. Congratulations on that.

Who you get your inspiration from locally,

Jose Gutierrez: Locally? you know, there's a lot of great people out there. A lot of great business owners in different industries. What I've seen the most is a power couple here in town.

Now they've done some amazing, amazing things in business and also within the community. And that's Gene and Yolanda Camarena.

Don and Ebony: I knew you was going there. So I

Jose Gutierrez: Those people are amazing just on the, from the outside. And I've never had the opportunity to grow up here in Wichita. Cause I'm not from Wichita, but coming in as an adult to the market and understanding what they've done, that's powerful.

Don and Ebony: Yeah, it

Jose Gutierrez: That is powerful.

Don and Ebony: I, we all draw inspiration from them. Yeah. Cause they are. And just downright good people. Yeah. Wow. Truly. Any other questions E. I don't have any at this time. I think it's time for a little, some something you've dealt with Ebony long enough, longer than you should have, but, we're gonna have some fun with some word association.

I give you one word. You gimme one more back. It's not wrong because dun, dun dun, you ready? What's your word?

Jose Gutierrez: Let's do it.

Don and Ebony: Oh, he act like, let me set up a mic chair. Okay. Leader.

Jose Gutierrez: Motivator.

Don and Ebony: Success.

Jose Gutierrez: Every day.

Don and Ebony: College.

Jose Gutierrez: Why not?

Don and Ebony: Failure.

Jose Gutierrez: Never done it.

Don and Ebony: Wow. Entrepreneur.

Jose Gutierrez: Opening the doors every single day.

Don and Ebony: Wichita.

Jose Gutierrez: Community.

Don and Ebony: Vacation.

Jose Gutierrez: Will do it.[00:25:00]

Don and Ebony: Oh, hero.

Jose Gutierrez: Superman,

Don and Ebony: Wichita Chamber.

Jose Gutierrez: Business empowerment.

Don and Ebony: Family.

Jose Gutierrez: My mom and dad.

Don and Ebony: Fun.

Jose Gutierrez: Basketball at five o'clock in the morning.

Don and Ebony: Oh my gosh. Ooh, that sounds brutal. Rough . And last but not least, you gotta tell truth about this one beverage.

Jose Gutierrez: Coors Lite.

Don and Ebony: Okay. Coors Lite. All right.

Haven't had one of them in a minute.

Excellent. My man. Thank you for coming through. Truly appreciate your time. It's been fun.

Thank you, ene. Thank you Don. Again, send anybody out to our agency.

What's that address again?

Jose Gutierrez: 1307 west 31st street.

Don and Ebony: What's the digits.

Jose Gutierrez: 316-522-7757.

Don and Ebony: 7 That's what's up? I'm surprised. He knows what digits are. You know what I'm I'm an OG triple OG.

I don't well, friends we've come to the end of our segment. Thanks for listening to us. Make certain that you share this with someone who will find value in this segment and make certain you leave us a note and let us know who you wanna hear from next till next time. Peace.