Members of the Corndell Insurance team. From left: Steve Smith, Senior Commercial Risk Advisor; Courtney Bonnyman, Head of Account Management; Jess Corndell, Head of Operations; Andrew Corndell, Principal Owner; Sandy Schiloski, Head of Agency Services; Ryan Hanson, Outside Sales Representative.

BUILT FOR WHAT'S NEXT

Massachusetts agency combines entrepreneurial opportunity, custom-built technology, and a people-first culture

By Dave Willis, CPIA

Photography by Arturo Paulino

When Andrew Corndell launched Corndell Insurance, his goal wasn't simply to build another successful independent insurance agency. He wanted to create an organization where talented salespeople could grow without hitting a ceiling, and where all team members could help build something meaningful without sacrificing their lives outside of work.

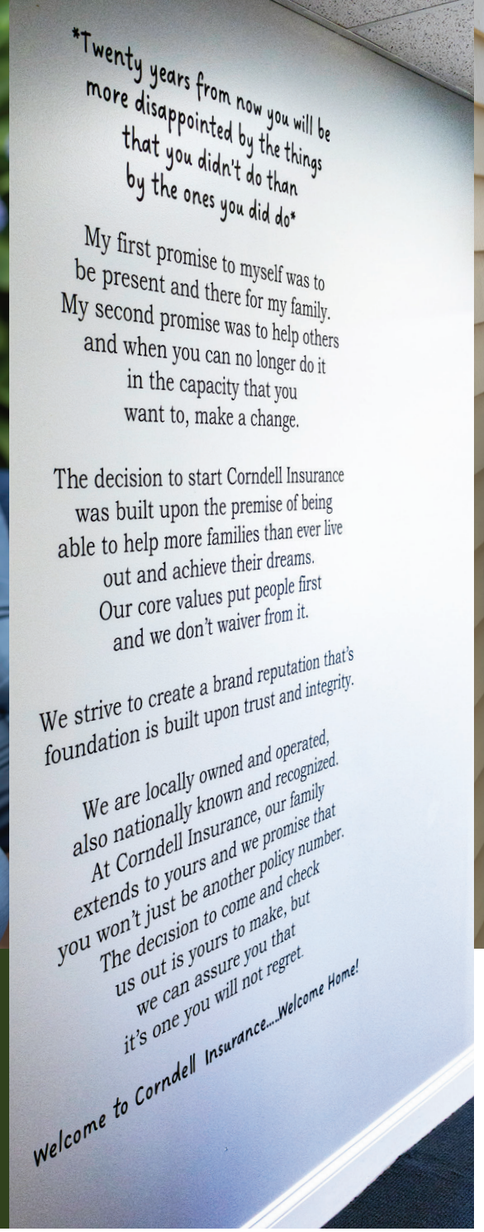
Just three years later, Corndell Insurance has grown organically to more than $20 million in premium, with 43 team members worldwide and an operating model that Andrew believes is designed to support considerably more growth.

For Andrew, the most exciting part isn't what the agency has accomplished. It's what comes next.

From top producer to agency builder

Andrew's journey into insurance began during the financial crisis of 2009. After exploring opportunities











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—Andrew Corndell
Principal Owner

in banking, mortgages, and other industries, he landed an internship at a Fortune 100 company in Boston. Six months later, he was offered a permanent insurance sales position.

He quickly discovered that he had found the right profession. "I was a top-producing agent in my first year," he recalls, "and two years later, I qualified for my first elite trip, which recognizes the top one percent of company sales representatives."

Over the following decade, Andrew earned multiple national top producer honors and became one of the company's youngest Sales Hall of Fame inductees. "I loved selling," he says. "I still do. It's the best part of my job."

But eventually, individual production was no longer enough. "I didn't want to spend the rest of my career simply being the top producer somewhere," Andrew explains. "I wanted to build an organization where other people could succeed, too."

He also wanted a different kind of professional life. "I made a promise to myself that I would never miss anything at home," he says. "I was successful. I earned trips. I won awards. But I felt like I was constantly on a treadmill. I had two young kids at home and I refused to miss them growing up."

As he evaluated the independent insurance agency landscape, Andrew saw an opportunity to combine an entrepreneurial upside with the support, structure, and resources of a larger organization.

In 2023, he founded Corndell Insurance in Norton, Massachusetts, despite challenging market conditions. "When I spoke with carriers, many asked, 'Why would you do this now? This is the hardest market we've seen in years,'" he recalls.

But Andrew saw an opportunity to create something fundamentally different for both clients and employees.

A platform without ceilings

From the beginning, Andrew envisioned an organization where ambitious insurance professionals could achieve more than they might elsewhere. For experienced producers, this meant removing operational obstacles that often limit their growth.

"A lot of insurance sales processes are clunky," he explains. "If producers can focus on selling and client relationships instead of administrative tasks, they can scale much more effectively."

Rather than expecting producers to handle every aspect of an insurance transaction, Corndell invested in dedicated service professionals, administrative resources, and technology designed to take work off their plates.

The objective is straightforward: Let producers do what they do best. "We want producers spending their time building relationships, advising clients, and generating new business, not getting buried in paperwork or servicing responsibilities," Andrew says.

For entrepreneurial sales professionals, the model offers an attractive alternative to traditional agency ownership or remaining within an organization where their opportunities may be limited.

"We offer an environment where people can achieve things they never thought possible professionally while still being present for the things that matter most personally."

—Andrew Corndell

The same philosophy extends beyond sales. "Corndell Insurance is a place where talented people can expand their responsibilities and create meaningful career opportunities," Andrew says. "We don't want talented people to outgrow our organization," he adds. "We want the organization to grow with their ambition."

This philosophy also shapes the company's approach to work-life balance. "We offer an environment where people can achieve things they never thought possible professionally while still being present for the things that matter most personally," he says.

Technology built around people

One of Corndell's defining characteristics is its approach to technology. While many agencies rely primarily on commercially available management systems and CRM platforms, Andrew explains that Corndell takes its investment a step further.

The company is developing custom-built workflows, proprietary automations, and integrations tailored to the needs of its producers, service teams, and clients. The objective isn't just to digitize traditional insurance processes. It's to rethink how processes should work to begin with.

"We want producers spending their time building relationships, advising clients, and generating new business, not getting buried in paperwork or servicing responsibilities."

—Andrew Corndell



Corndell Insurance sponsors a team in Norton Youth Baseball Softball, the Corndell Insurance Coconuts, and Andrew coaches and serves on the organization's board of directors.

"We're not just buying the software everyone else uses and calling ourselves innovative," Andrew explains. "We're building workflows that remove friction from the day-to-day business of insurance."

The technology strategy focuses on connecting systems, eliminating redundant work, improving access to information, and streamlining processes. "We want to take processes that used to require hours and reduce them to minutes," Andrew says.

Importantly, Andrew doesn't view technology as a replacement for people. "Technology creates efficiencies and identifies opportunities, but relationships still matter most." By reducing administrative burdens, Andrew believes producers and service professionals can focus more on higher-value activities.

Building the team before the business

From the start, Andrew believed that building a scalable agency would require a different approach. "I knew how to sell. I knew how to scale. But if I didn't build the team first, we couldn't succeed," he says.

Rather than immediately returning to a production-heavy role, he focused on developing the operational foundation necessary to support long-term growth. Along the way, he embraced principles from Dan Sullivan and Dr. Benjamin Hardy's book *10x Is Easier Than 2x*. "If I wanted to grow tenfold, I needed to delegate and let go of things," he explains.

Among his earliest hires was his wife, Jessica Corndell, who serves as head of integrative operations. A former schoolteacher, Jessica brought a different perspective to the business. She now leads the agency's implementation of the Entrepreneurial Operating System (EOS), helping establish accountability, organizational alignment, and operational discipline.

She works closely with Sandy Schiloski, head of client experience and agency services, whose insurance expertise has helped shape the agency from its earliest days. "Sandy knows the ins and outs of running an agency," Andrew explains. "She's been with us from the beginning and helped get us up and running during a period of rapid growth."

Sara Camosse, head of sales, plays a central role in developing producers and reinforcing the agency's performance-oriented culture. "She is one of the best insurance sales leaders I've ever met," Andrew says. "She knows how to lead people and consistently delivers results."

Courtney Bonnyman, head of account management, oversees the service operation, ensuring growth is matched by the agency's ability to deliver an exceptional client experience.

Ryan Hanson, an outside sales representative who has been with Andrew since day one, represents the entrepreneurial spirit that has defined Corndell's development. "We built this thing together," Andrew says.

Today, Corndell employs 18 team members in the United States and 25 in the Philippines, all direct employees working traditional agency hours. The overseas team provides operational capacity, allowing producers and client-facing professionals to concentrate on higher-value activities.

A culture people want to be part of

While technology, infrastructure, and growth numbers are important, Andrew believes the agency's culture may ultimately be its greatest differentiator.

Employees are encouraged to challenge existing processes, contribute ideas, take ownership, and help shape the company's future. "We don't have a massive hierarchy," Andrew adds. "Everyone has a voice at the table. There are plenty of people here who make better decisions than I do in certain areas, and empowering those people is critical."

Employees aren't merely filling predefined roles. They're helping build the organization itself. "People who join us aren't stepping someplace where everything has already been decided," Andrew says. "They can influence how we operate, how we grow, and what this business ultimately becomes." It's a distinction he believes can be particularly appealing to professionals who have reached a plateau elsewhere.

Andrew credits the leadership team, particularly Sara Camosse, with helping reinforce this culture. "Sara understands the impact we're trying to make," he says. "She helps employees realize they're part of something bigger than themselves."

The company also recognizes that high performance shouldn't require sacrificing personal priorities; Andrew's original motivation to spend more time with his family remains central to the organization's identity.

"Our goal is to build an environment where people genuinely enjoy coming to work, are proud of what they're creating, and feel like they have an opportunity to accomplish something special," he says.

"We're not just buying the software everyone else uses and calling ourselves innovative. We're building workflows that remove friction from the day-to-day business of insurance."

—Andrew Corndell

Proof the model works

Since its launch, the agency's growth has been entirely organic, driven 100% by referrals and reputation, a testament to the client experience team members strive to deliver every day.

For Andrew, that performance validates the early investment in people, technology, and infrastructure. "We built the infrastructure first and then allowed it to scale," he explains. "Many organizations try to grow first and build systems later. That's where things can break down."

But growth alone isn't the ultimate measure of success. "Our original premise was to be there for our clients," Andrew says. "We wanted the customer experience to be exceptional throughout the entire sales cycle."

That commitment extends beyond the initial sale. "It doesn't stop once they sign. The same service level carries throughout onboarding, renewals, and claims. Day 900 should feel just as strong as day one."

By investing in service teams and operational resources, Corndell aims to ensure that producers can continue generating new business without compromising the client experience that made the agency successful.

The next chapter

Looking ahead, a primary focus area is the middle market commercial segment. Andrew sees significant opportunity to serve businesses that have outgrown a purely transactional broker relationship but often lack the strategic guidance and advocacy typically reserved for larger accounts.

"There's a sizable marketplace gap," he explains. "Many middle market companies are too complex for a one-size-fits-all approach, yet they're not always receiving the level of attention and expertise their businesses deserve. That's exactly where our platform is designed to compete."

Corndell plans to continue investing heavily in middle market commercial capabilities, talent, and resources over the coming years, positioning the agency as a trusted advisor for growing businesses seeking a higher level of strategic support.

For all of its early success, Andrew sees the agency as being in the beginning stages of its development. The agency has assembled a talented leadership team, invested in technology, established a scalable operating model, and demonstrated its ability to generate meaningful organic growth.

Now, building on that foundation is the focus. This means expanding capabilities, developing existing employees, and attracting talented insurance professionals who want to participate in the next stage of growth.

"For experienced producers," Andrew says, "Corndell offers the opportunity to leverage established infrastructure while building their own books of business.

"For service professionals and emerging leaders, it offers the possibility of growing alongside an organization where new opportunities are being created as the business expands.

"And for those who value culture, collaboration, and entrepreneurial energy, it offers the chance to contribute to something that is still being built," he adds.

"The model works," Andrew says. "Now we're looking for the people who want to help us build what comes next."

Ultimately, his vision remains grounded in the principles that inspired him to launch the agency: "We offer an environment where people don't have to plateau, where producers can sell at a level they never thought possible, and where everyone can make a meaningful impact at work while also not missing anything at home."

Rough Notes is pleased to recognize Corndell Insurance as Agency of the Month for its commitment to growth, innovation, and people, and for building a platform where employees can achieve their potential while delivering an exceptional experience for clients. ■



Framed photos of the agency's Philippines-based virtual assistants are displayed in the office's hallway.