



Franklin Cline, Sr. founded Cline Insurance in 2007. He started his business not inside of an office building, but in the garage of his own home. He created his own workspace- putting down carpet, moving in a desk, and purchasing a computer from which he would manage the digital side of insurance. There he would work, learning the ins and outs of the industry and slowly building the business from the ground up.

Before the conception of Cline Insurance, Frank was an agent with 5 years of experience in life insurance. In 2005, Medicare Advantage started taking off, and he started recruiting agents to work with him all across Mississippi. He then began to recruit people in Tennessee. Frank would often hold some "coffee talks." He would bring in a few agents, have coffee with them, and just chat. He knew that if he could get agents to work *with* him, and not *for* him, he could build a much healthier relationship with them



and with his clients. He supported his agents, ensuring they had all of the resources needed to help clients understand their insurance policies. Brooke Mizell, one of Frank's earliest agents, says,

"Working with Frank Cline was one of the best early career decisions I could have made. When I aligned with Frank, the Medicare Advantage market was fairly new and we learned it together. However, what was not new to Frank were many invaluable years of experience in insurance sales, and more importantly, years of experience in developing relationships with carriers, agencies, and their local and national representatives. I appreciate the relationships that Frank nurtured and that Cline Insurance presently maintains with the insurance carriers I offer to my clients. Good relationships open the door for success."

Brooke was right. Frank did indeed find success in his newly created business; however, he became limited by the space in which he worked. His garage could no longer handle the business that Cline Insurance had become. In order to accommodate his growing business, he obtained an office space near his house. He also realized that he could no longer manage his business alone, and in 2009, he hired one of his first employees, Amy.

Together Frank and Amy managed the business out of the little office space in Clinton. At this point, they became very busy. Amy recalls her first annual enrollment which was the week following her hiring. "I had never been through something like

that. Frank had his meeting with his agents at the local Holiday Inn. There were a ton of agents there, like—the room was packed! It was crazy."

From then on, the two of them would take on any task that needed to be done whether it be answering phone calls, responding to emails or meeting with clients and agents-they did it all. "We did anything and everything," Amy says. "It was fun! It was just Frank and I."

Cline Insurance continued to rapidly grow. They gained agents in California, Tennessee, Georgia, Alabama, and of



course here in Mississippi. Eventually, Cline Insurance moved to Flowood, MS, where they would increase their in-office staff. He delegated roles to his staff, and each one would manage his/her part of the business. His daughter, Dana Cline, joined him to learn the basics. They continued to stay busy recruiting new agents, assisting clients, and adopting new insurance plans along the way. Today, Cline Insurance is located at a larger office building at 3900 Lakeland, Ste 300, Flowood, MS. The team is now led by Dana, who succeeded Frank as CEO in 2020.

Cline Insurance has become a one-stop shop for the senior market. They have agents spread all over Mississippi who are ready and able to guide you through all of your Medicare options. In addition to Medicare, they also offer Final Expense, Dental, Vision and Hearing, and hospital indemnity plans. Call today to schedule an in-person consultation. Don't be in the dark about your insurance; instead, Shine with Cline!



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