

ZYWAVE CASE STUDY

Built to Grow:

How TCA Insurance Has Relied on Partner Platform for Years

**LOCATION**

Tawas City, MI

**SUCCESS WITH**

Partner Platform

**AGENCY FOCUS**

- Commercial Lines
- Personal Lines
- Employee Benefits
- Farm & Agribusiness
- Non-Profits & Public Entities

BACKGROUND

TCA Insurance has been a fixture in Michigan since 1969. When Cliff Miller joined the agency in 2012 as a commercial lines underwriter, he saw a classic community shop with serious untapped potential. He acquired it in 2018 and has been growing it aggressively ever since. Today, TCA operates from its home base in Tawas City on Lake Huron, with newer locations in Brighton and Alpena, a team of 10, and clients across 12 states. Their book spans commercial and personal lines, employee benefits, farm and agribusiness, non-profits, and public entities.

Cliff is the kind of principal who thinks in systems. When he took ownership, one of his first major decisions was finding an AMS that could actually keep up.

CHALLENGE

TCA was running on another agency management system when Cliff took over. From a service standpoint, the experience was rough. "Service was terrible. Responsiveness was terrible," Cliff said flatly. For a newly minted agency owner trying to build something, that wasn't going to cut it.

What truly drove the decision was accounting. Cliff needed full commission reconciliation built into the AMS — not a workaround, not QuickBooks on the side. "If you have an agency that wants to grow, they have to hire producers. And when you hire producers, you want to pay them accurately for the business that's sold." That kind of precision required a platform built for it.

*"Instead of being good or great — it's **excellent**."*

Cliff Miller

Principal,
TCA Insurance

For more information
[visit zywave.com](https://zywave.com)

SOLUTION

As a new owner with growth on his mind, Cliff did his homework. He weighed several options, looked hard at what the business would need to scale, and kept coming back to Partner Platform. The accounting depth was there, the vision made sense, and at the end of the process, the choice was clear.

The platform itself won him over for practical reasons: “It’s practical, it’s useful, it works. And that’s really what we needed—we just needed it to work.” TCA went live on January 2019, exactly one year after Cliff acquired the agency.

RESULTS

Seven-plus years later, TCA is still on Partner Platform—and still growing. The home screen customization, search functionality, activity management, and commission reconciliation tools have become central to how the agency runs every day. Cliff’s team uses the texting feature for client communications, and the built-in accounting has given him the infrastructure to hire producers and pay them with precision as the agency scales.

What Cliff talks about most isn’t a feature — it’s the service. After the Zywave acquisition, he braced for the worst. “I expected that to diminish significantly, which was concerning. But you guys have knocked it out of the park. I couldn’t be happier with that outcome.” Coming from his previous provider’s track record, that consistency has meant everything.

Over seven years, TCA has opened a new location, acquired an agency, expanded into 12 states, and doubled its team—with Partner Platform keeping pace the whole way. Cliff has become one of the platform’s most vocal advocates: “I’ve been asked to talk with agency owners all around the country about Partner.” That kind of loyalty, from a principal who holds everyone to a high standard, says it all.

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Cliff Miller

Principal,
TCA Insurance