MAGIC INSURANCE AGENCY: Making a Difference for Their Community

AGIC Insurance Agency (MAGIC)—an acronym for Mitchell's Advisory Group Insurance Consultants—has taken immense pride in helping individuals with their insurance needs since 2015. Coowners Patricia and Gregory Mitchell offer each client an insurance plan that best meets their own special needs.

Patricia, a Hawkinsville native, and Gregory, a Savannah native, have lived in Effingham since 2015; the couple has four children: three sons—on in second grade, one in fifth grade, and one a freshman at Georgia Southern University—and a daughter, who is a 2020 graduate from University of Georgia and is currently attending graduate school at Georgia State University. Their daughter recently obtained

her insurance license and is diligently learning the industry for herself. Both her parents are proud that she has chosen to take part in the family business.

"Going forward, we strive to create a business we can pass on to our children to leave them a legacy," Gregory says.

A Calling to Help

The couple made the decision to become agents in 2008, though they were already full-time career professionals both are Savannah State University alumni. At the time, Patricia was a teacher with over 27 years of experience who was working towards her doctorate degree.

In 2008, Patricia experienced the loss of her grandmother, Otha Dean Picket, affectionately called "Miss OC." Miss OC was one of the closest people in Patricia's life, so losing her was especially heartbreaking.

Though her grandmother was insured by Medicare, Patricia's family received a \$39,000 bill from the Centers for Medicaid and Medicare Services (CMS). Patricia was utterly baffled, especially since her grandmother—having no former medical debt-had been a Medicare recipient for many years. Patricia relentlessly worked to figure out the problem, researching and making phone calls. Yet finding a solution seemed nearly impossible.

However, Patricia was determined to honor Miss OC's memory by ensuring that her grandmother's home and land were not compromised, resulting from certain

stipulations of the Medicaid Recovery Act. She was determined to face any challenge that arose. She wanted to do that for the woman who had done so much for her and others.

Patricia's grandmother played a vital role in her life, helping shape the woman she is today—one with a noteworthy work ethic. She remembers her grandmother, a sharecropper, babysitting her as a small child and also recalls going to work with her.

"My grandmother made me my first cotton sack when I was three-years-old. She would say, 'Come on, we have to go to work.' We only earned \$5 for each 100-pound bale of cotton. People don't know just how blessed they are these days. I'm not afraid of hard work because I grew up doing it," Patricia says.

Patricia remembers a moment that helped change the problematic situation. One evening, while dining out, she had a seemingly chance encounter: Patricia, though, seldom believed in coincidences. Rather, she believed it to be divinely orchestrated—"all God's design."

That evening, she overheard a business executive—a district manager for United Healthcare (United)—speaking with his associates about Medicare and Medicaid. Patricia mentioned her dilemma, and he graciously advised her of her best course of action. Patricia found his advice to be amazingly God-sent. She was grateful for the "unexpected consultation."

Wanting to express her gratitude, so she made a small offer that she knew few could refuse. She laughs, "I told him that I can make a mean red velvet cake."

He, on the other hand, had something much different in mind. Seeing Patricia's zeal to solve the problems she faced, he knew that she was the type of representative that his company would appreciate. He offered her the job of being an agent on his United team.

"Your grandmother is blessing you, even in her death, to help other people. You have a connection and story that nobody else has in this industry," he said.

Patricia knew that revelation was true because she knew the beautiful heart her grandmother had for others. In the nursing home, Miss OC enjoyed visiting and fellowshipping with the other patients—she was a light for the entire community.

Patricia earned her license while Gregory received his as well. For many years, they were two of United's top producers.

Starting their Own Company

After Patricia and Gregory became brokers, they were motivated to start their own company, finding that the "one plan, one company" concept did not fit most customers' situations. Driven to make a difference in the industry, MAGIC was born. Patricia became involved with the business on a full-time basis, while Gregory took on a support role, assisting with labor, logistics, and other affairs.

"We are blessed when we help clients find the insurance plan that best fits their needs and budgets," Patricia says.

Even more, the couple is steadfast in their faith and very proud that their



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Christian principles and values are reflected in their business.

"Our greatest attribute is honesty and integrity. We give our clients unbiased answers and recommendations," says Gregory.

MAGIC's mission is geared to "helping clients understand a complex product, such as Medicare, to make informed decisions" and choose the best coverage option for themselves. Whether helping customers with Medicare or life insurance matters, the team is committed to assisting with various issues, some of which are "out of the scope of insurance brokers." MAGIC takes pride in providing exceptional service to their customers.

MAGIC handles many issues not commonly handled by an agency,

including, "helping customers solve billing and network issues, filling out Medicaid forms, or [completing] Social Security applications."

A Mobile Insurance Business

In a unique twist, MAGIC is actually a mobile insurance business: "We have the only mobile, drive-thru insurance agency. There's nothing like it!" Patricia says.

MAGIC offers customers the unique privilege of staying in the comfort of their own vehicles while conducting business. This has been a benefit for many clients, especially for MAGIC's elderly and disabled Medicare insurance customers.

The mobile trailer has been taken to various venues—churches, senior living establishments, health centers and office complexes—wherever there is a need.

Initially, Patricia was not certain that she would find a trailer that would meet all of the business' needs, but, "God just opened up the floodgates of Heaven and poured us out a blessing," she says.

The trailer is equipped with everything needed to conduct business in the most professional, effective and efficient ways for customers.

Grateful for Their Blessings

Over the years, the couple has been devoted to training aspiring agents, helping them help others. Patricia and Gregory are thankful for the entire MAGIC team of professionals.

Patricia has also been recognized as a "Platinum Producer" by United Healthcare Medicare Solutions while she has been given the title of "Front Runner" by Aetna Medicare. MAGIC has been consistently acknowledged by many other carriers for their superb customer service and notable client retention rate.

Patricia and Gregory Mitchell are thankful for their business—one that helps others in countless, meaningful ways.



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