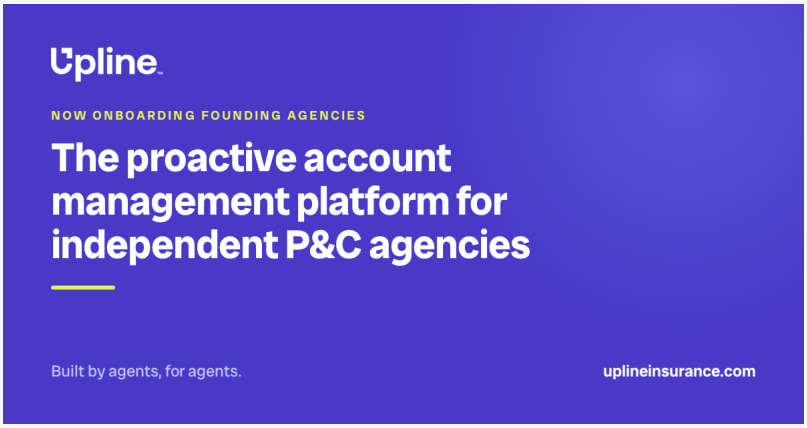
Upline Launches the First Proactive Account Management Platform for Independent P&C Agencies

As AI reshapes insurance distribution, Upline bets on the independent agent, working every renewal so agents can get back to winning new business



Upline, the proactive account management platform for independent P&C agencies, is onboarding founding agencies now.

TULSA, OK, UNITED STATES, September 25, 2026 /EINPresswire.com/ -- Upline today launched its proactive account management platform for independent property and casualty agencies. The platform offers to shop every customer at every renewal on the agency's behalf, handles the shopping and proposal work end-to-end under the agency's own brand, and surfaces cross-sell and referral opportunities as they naturally arise. Upline was built by people who have owned and run independent agencies, for the channel they came from, and the business is structured to grow only when the agency does.

> When everything is automated, a trusted agent who knows the household and fights for it at every renewal becomes more valuable, not less."
>
> *Justin Valenzuela, Co-Founder of Upline*

The launch comes at an inflection point for insurance distribution. "The industry is racing to automate insurance, and most of that money is being spent building around the independent agent, or straight past them. We think that's backwards," said Justin Valenzuela, co-founder of Upline. "When everything is automated, a trusted agent who knows the household and fights for it at every renewal becomes more valuable, not less."

Valenzuela still runs an independent agency and is a partner at Iscential Markets, following distribution leadership at Farmers Insurance.

The agents who can deliver that relationship to their entire book will define the independent channel's next decade. Until now, no agent could. According to industry research, 65% of clients who leave never speak to their agent first, and replacing a lost client costs 7 to 9 times more than keeping one. But shopping a single carrier can take 2 to 3 hours of focused work, and agents' time goes to service requests and new business.

Upline carries the proactive work of the book so the agent doesn't have to choose. In a September 2026 study of an independent agency with a book of roughly 1,500 households, 43% of contacted clients asked to be shopped, retention across everyone contacted reached 98%, total premium value grew 3.1%, and shopped clients saved an average of $592.

"When we show an owner their own book with every renewal already worked, I get the same reaction every time: that's the agent I've been telling my customers I am," said Davie Holt, Upline's founding head of sales, who has spent his career serving the independent agency channel, leading national sales at IPFS, serving as president of Virtual Intelligence, a virtual assistant company built for agencies, and founding the AI Rock Stars insurance community. "The offer to shop is the most powerful sentence in this business. It used to go to whoever you had time for."

"We spent months inside independent agencies looking for the highest-leverage problem to solve. It's rare that what we hear from people, observe in the data, and see in the workflows line up so clearly: the renewal is where the customer relationship is won or lost, and it's the first thing that gets pushed aside," said Jacob Johnson, managing partner at Gitwit, the Tulsa-based venture studio where Upline was created. "Then it comes down to the team, and this is one of the strongest founding teams we have ever brought in. Justin and Davie are true industry veterans."

Upline was founded by Justin Valenzuela, Davie Holt, and Doug Sheridan.

Upline is onboarding a limited number of independent P&C agencies now at founding pricing, with general availability later this year. Agencies can learn more at uplineinsurance.com.

About Upline
Upline is the first proactive account management platform for independent P&C agencies. Upline handles the proactive work of the existing book: renewal outreach, shopping, cross- and up-selling, and referrals, branded to the agency. Built by independent agency owners and operators for the channel they came from, and structured to grow only when the agency does. Learn more at uplineinsurance.com.

About Gitwit
Gitwit is a venture studio based in Tulsa, Oklahoma that builds companies rooted in deep human research. Learn more at gitwit.com.

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