



LEWIS  
MANHATTAN

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# THE DEEP DIVE

Founder Intelligence Brief



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# Origin Signal

**Guest:** Emmond Wills was not originally an insurance agent.

In his early 40s, Emmond experienced a major car accident resulting in a **traumatic brain injury, neuropathy**, and an income drop from approximately \$70,000 to \$20,000 per year.

Inspired by an uncle's success in insurance and driven by firsthand exposure to families suffering financially after loss, **Emmond** re-entered the industry using his last \$400 to obtain licensing.



**Mission:** Protect families before *crisis*, not *abandon them after*.

# Proof Point

A client in **Lebanon, Tennessee** was abandoned mid-process while attempting **Medicare** and **Medicaid** enrollment.

**Emmond** drove to the client's home, spent **three hours** providing free assistance, completed federal and state applications, verified medications and providers, and secured enrollment the following day.



**Signal:** Deep service creates trust no marketing campaign can replicate.

# THE DEEP DIVE

## Founder Intelligence Brief

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**Guest:** Emmond Wills

**Company:** Wills Financial & Benefits

**Episode:** The Lamp Podcast

**Guest:** Emmond Wills

**Prepared by:** Lewis Manhattan

**Date:** January 2026

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## Executive Snapshot

**Emmond Wills** is building an insurance **agency** rooted in **trust**, proximity, and human availability.

His competitive advantage is **not** products, pricing, or carriers — it is **presence** during moments of confusion and vulnerability.

At this stage of growth, the constraint is no longer demand, it is **communication capacity** as the client base expands.

A guardian and guide, not a transactional agent.

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# Service Philosophy

## Market Reality

- client volume
- referrals
- community trust

## Wills Financial Response

- education simplified to plain language
- hands-on, in-person support when systems fail
- availability beyond traditional office hours

Insight: *Trust is built before the transaction, not after.*

## Vision Anchors

1. Build a company that lasts 50+ years
2. Become the world's most trusted insurance agency
3. Leave a multi-generational legacy rooted in integrity

## Core Insight

You are not building an insurance agency.  
You are building a trust infrastructure that  
happens to deliver insurance solutions.