

AGENT HIGHLIGHTS

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Agent Spotlight

John A. Latimer,

Esq., President, The Barclay Group & J.S. Braddock Agency

The World of MAPFRE magazine had the opportunity to speak with John Latimer to learn more about his agencies and their relationship with American Commerce Insurance, a MAPFRE Company, in New Jersey.

WOM: Please tell us about yourself and how you came to be in the insurance industry.

JL: I grew up with insurance. My father, John S. Latimer, was a company field representative and at age 91, still works in the agency everyday. In 1964 Dad joined the Walter S. Barclay Insurance Agency and became president a year later, after the untimely death of the agency principal. Prior to joining Barclay, I practiced law and in 1991 I joined the agency as Vice President and General Counsel.

We have grown to nine offices (with more on the way), almost 100 associates and about \$75 million in premium.

In my spare time, I enjoy boating, golfing and hanging out at the beach. I race my sailboat with friends and clients on the Delaware River every Wednesday night during the season and soon plan to begin flying lessons. I hope to fly to visit my son who will be attending Penn State in the fall and my other two children as they leave the nest.

WOM: How would you describe your agency?

JL: We are a Main Street agency serving South Jersey. We focus most of our efforts on general insurance services for businesses, residents, schools and municipalities. Our goal is to be the best in the various counties we serve. We have developed in-house experts in most every line of personal and commercial coverage we offer.

WOM: Your agency has thrived and continues to grow. What are the key factors of your agency's success?

JL: The key to our success is our people and the personal assistance they provide clients 24/7. As an agency, we do whatever it takes, whenever required. We live by five simple rules my father followed: 1) Don't lie, cheat or steal; 2) have fun; 3) like, trust and be nice to everyone you meet, unless the facts prove otherwise; 4) take every call possible and call people back; and 5) build on your word and do what you say you will do.

We pride ourselves on offering superior service and great carrier relationships. Our account executives generally handle less than the recommended number of accounts. This provides them the extra time needed to deal with the daily insurance complexities, provide superior service to ensure we retain our customers, and most important, to sell insurance.



We try to provide our team members with the tools they need to succeed, and when they succeed, the agency succeeds. Our organizational structure and compensation model encourages our employees at all levels to participate in growing the agency and their own income. Licensed employees earn somewhere between 40 and 50% of the commission on new and renewal, personal and commercial business they develop. We encourage all of our employees, including our summer associates, to obtain their insurance license and pursue advanced degrees/designations.

WOM: How does your agency use social media?

JL: As Main Street agents, our focus has always been on the community around us. The digital world has not replaced bricks and mortar, but helps us enhance our image and reach. With tools at our disposal like Facebook, Twitter and LinkedIn, we are able to have a dialogue with clients and prospects around the country as if they were down the street. While we have great internal IT and marketing people, we recently hired a consultant to help ensure that we maximize our visibility with these vehicles.

The great thing about social media is it's a conversation, not a sales pitch. We can use these channels in conjunction with our website, blog and traditional marketing to have a meaningful discussion with a person without having to worry too much about closing a sale. The fact of the matter is that just having these conversations will inevitably lead to sales. Social networking has continued to gain momentum throughout 2010, with most people visiting a social networking site each month. That means we have the potential to reach most insurance consumers in our communities; and with a little more work,

Agency Appointments

NEW

Connecticut

Gerardi Insurance Services

Indiana

All American Insurance Group
Weaver Insurance Group, LLC

Kentucky

Austin Insurance Services, Inc.
Botner Insurance
Creech and Stafford Insurance Agency



MAPFRE Florida Sponsors "Big I Day" Golf Hole

MAPFRE Florida Representatives Deena Darcey and Trudy Hudson attended the "Big I Day" in Tallahassee. Dinner was hosted by the Earl Bacon Agency with all of their insurance company representatives in attendance. MAPFRE Florida sponsored a golf hole, while Trudy represented MAPFRE in the golf tournament and Deena volunteered her time at the registration table for both the golf tournament and the dinner. It was a very enjoyable event. Special kudos go to Deena for taking a front stage seat at the registration table and answering questions about MAPFRE. ■



Top picture: **MAPFRE Underwriter Deena Darcey, Denise Hilgenfeldt from the Earl Bacon Agency and Trudy Hudson, Gainesville Branch Manager.**

Bottom picture: **Deena Darcey Underwriter (middle) with two Account Managers from the Earl Bacon Agency.**

many of the communities around us without leaving the comfort of our office. This will lead to additional opportunities to promote our business and to attract new business.

WOM: What is on the horizon for independent agents?

JL: The Independent Agent channel is positioned to grow and regain market share, even in New Jersey. The fact is the agency system is vibrant. I understand there is a new Professional Insurance Agents (PIA) study that supports the benefit of the Independent Agency channel and the desire of clients to have a trusted advisor to help them protect what's theirs. Consumers also want and need choices and independent agents offer choice. We have the unique ability to tailor our products and services to the individual and provide options. This is a key fundamental difference from other insurance providers in the marketplace.

WOM: Has your relationship with American Commerce/MAPFRE USA created additional opportunities to write more Personal Lines new business for your agency?

JL: With the auto changes in New Jersey, we have seen an increase in the number of auto-only carriers. We were looking for a long-term partner that would provide us with the ability to write package risks. We have worked with American Commerce for three years, and the Company's approach to packaging risks has given us significant opportunities to package business with one carrier and increase the agency's percentage of account business. With your innovative discounts, coupled with the wow factor of the paid-in-full auto discount, American Commerce has given us an opportunity to get back into the package-policy business. American Commerce's production in our office is positioning the Company to quickly become one of our lead personal lines carriers. ■

Ohio Valley Insurance Services
Parrish & Carey Insurance, LLC

Massachusetts

Educate-U Insurance
Peabody Insurance Agency
Roblin Insurance Agency
Sico & Walsh Insurance Agency

New Hampshire

Benway Johnston Insurance
Cross Insurance-Moultonboro

Foy & Mariotti Insurance Agency
G V & Y Insurance Agency
Plan Right Insurance & Financial
Strategic Insurance Solutions
The Holt Agency

New Jersey

C. Walter Searle Insurance
Agency, LLC
Henry O. Baker Insurance Group
Mass Drive Insurance Group
Samuel E. Mitchell & Son, Inc.

The Schenck Agency, Inc.

New York

AAA New York Insurance
Services, Inc.
Alvin Mogil Agency, Inc.
Gary Harris Hill Agency, Inc.
Haskell Brokerage Corporation
JC White Agency, Inc.
Jennings Agency, LLC
Masters Coverate Corporation

The Cesar Group, Inc.
Tillman Brokerage, Inc.

Rhode Island

Carey, Richmond & Viking
Newport Insurance Agency
Renaissance Alliance
Insurance Services