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AMERICA'S BEST INDEPENDENT AGENCIES TO WORK FOR



EXCLUSIVE REPORT:

Employees Vote For Favorite
P/C Agency Employers of 2011

The Votes Are In...

AMERICA'S BEST INDEPENDENT AGENCIES TO WORK FOR



Salaries and Benefits Lead but Quality of People and Relationships Win Votes, Too

By Lori Widmer

THE WINNERS

Overall

Chapman, Pasadena, Calif.

East

Bell & Hudson, Belchertown, Mass.

South Central

HARCO Insurance Services, Houston, Texas

Southeast

Holder Insurance Agency, Ocala, Fla.

Midwest

Berends Hendricks Stuit, Grandville, Mich.

West

Insurance Center Associates, San Pedro, Calif.

Other Finalists

Ammerman Insurance Agency, Leesburg, Fla.

The Graham Co., Philadelphia, Pa.

Mesirow Financial, Chicago, Ill.

Herbie Wiles Insurance, St. Augustine, Fla.

Pathfinder LL&D Insurance Group, Houston, Texas

Confie Seguros / Freeway Insurance, Cypress, Calif.

McGriff-Williams Insurance, Gainesville, Fla.

TWG Insurance, Irving, Texas

The results are in from the 2011 Best Independent Insurance Agency to Work For survey by *Insurance Journal*.

The owners of the Best Agencies to Work For in 2011 highlight different programs or benefits depending upon their employee needs, their community, agency history, resources, even their own personalities and styles. However, it is clear that it's not all about benefits and programs; it's also about people and relationships. Employees of the winning agencies cite high personal job satisfaction; rate their relationships with their immediate boss or supervisor as positive; and express a high opinion of their agency's owner or principals.

Many employees are grateful the best agency owners support local communities through charitable efforts and community outreach. Even as business slowed, they continued to give back and to provide avenues for employees to participate in community service. Employees take pride in working for agencies that are respected in their communities.

Employees also appreciate the generosity of their agency owners in sharing revenues in the form of bonuses and trips.

The best agencies also provide ways to help their employees grow — by giving them the tools and technology they need, and supporting them with education, training, annual and bi-annual performance reviews and, in some cases, mentors. The survey results clearly show employees value this support.

As expected, the winning agencies score high for overall employee benefits including wellness programs and for working conditions including flex-time and alternative schedules that allow employees to work from home.

The best agencies to work for also provide employees with a strong sense of work-life balance, and deliver a workplace environment where employees feel supported wholeheartedly by management and their peers.

Insurance Journal wishes to thank the many customer service representatives, account executives, producers, managers and other agency staff who took the time to nominate their independent insurance agency in this year's survey.

Pasadena, California

Chapman

This year's theme: communication. This year's book: *Crucial Conversations*. The implementation: a reading and discussion group among management and employees. The goal: to find ways to communicate better with clients, peers and family.

The company that reads together, stays together. It may sound like a strange philosophy, but it is just one part of normal operations at Chapman, located in Pasadena, Calif., this year's Best Agency to Work For. One hour a week, Chapman staff joins forces to read and discuss book contents and decide how to apply what they've read to making their business better.

It must be working. A MarshBerry survey named Chapman winner of the MarshBerry Performance Award last year for having the agency whose average revenue per employee is the highest in the nation. That's a fact that the company's president Greg Chapman says stems from the people they have in place.

As awards go (and the company has many), Chapman says of this one: "This is way more gratifying. We didn't set out to win an award; we set out to create a culture and an environment where people feel valued."

The Chapman culture is one designed to foster a sense of the whole person. Aside from the career training and licensure, there are meditation classes, stress management classes, and the Chapman Fit Club led by fitness and nutrition experts. Also, the company has implemented a 50/50 telecommuting arrangement in which half the staff shows up on odd days and the other half shows up on even days. Productivity has increased and the overall morale has increased thanks to cutting out two hours of commute time each day an employee works from home, Chapman says.

That poses an interesting dilemma in that half the staff doesn't see each other much. They plan group events. In fact, the award is yet another reason for Chapman to bring the team together. Greg says they're planning an office outing to celebrate.

The company was founded in 1973 by Tom Chapman, Greg's father, and Greg joined just over 10 years ago. The company then had six employees. Today, it's grown to 50 employees. Revenue was just over \$1 million when Greg took the helm. Today, it's over \$14 million. I was extremely fortunate to come into an organization with an exemplary reputa-



Top (left to right): Terry Chapman, founder; Melissa Cerny, chief operating officer, property/casualty; Tim DePriest, senior vice president. Bottom (left to right): Valli Bowman, chief operating officer, life/health; Greg Chapman, agency owner and president.

tion." He praises his father's legacy and his feat of handing over to him a company with no debt.

The company is still 90 percent property/casualty. The growth engine currently is employee benefits, which has added \$1.5 million in new revenue in the last year. Mergers and acquisitions have been considered, which Chapman calls a good exercise, but so far none have made sense because of the potential impact on the culture. "We're willing to sacrifice growth to maintain the culture. That's been hard, but every acquisition considered has been a learning experience. We've always gained something from it."

That culture is one of education and self-improvement. Chapman says his company trains each person in that culture, which is merit-based and limitless in terms of professional achievement. Everyone at Chapman has opportunity. Receptionists have become senior account executives, for example.

There's technical training, but also plenty of personal and cultural training. Chapman says today's environment requires a more consultative approach. Account executives, he says, are no longer reactive order takers, but are now trained to counsel customers

and make sure they have the training and products in place to adequately protect them.

That doesn't mean employees don't work hard. You don't get top performance awards otherwise, and Chapman people are put through a rigorous auditing process each month, complete with what Chapman calls the Chapman Satisfaction Index score. That score shows employees exactly where they are in terms of earnings and raises.

As for his own management style, Chapman brought in people that shored up his own shortcomings. "I hire people to do what they like to do, and I get out of their way. You have to hire people who are smarter than you."

To Chapman, success is a simple formula — get the right people and empower them to do great things and inspire them. "I get a rush seeing people succeed. My job is to set everybody up to win, support them when I need to, but mainly just get out of their way."

The bottom line for Chapman: "Our people like to work here, and that bleeds through to our clients and shows up in our retention and growth rate." ■

The Votes Are In...

Best Agency to Work For - East

Belchertown, Mass.

Bell & Hudson

“Our boss is the bomb,” says Michelle Tetrault, her voice barely above a whisper as if she’s afraid of revealing a closely guarded secret. “They broke the mold with him. He’s a giving person, and family is always first. It’s an incredible environment to work in.”

That boss, James Phaneuf, has created an atmosphere at Bell & Hudson Insurance Agency that employees rave about. “The environment here is that of an extended family. We all watch over one another,” said one employee.

Tetrault spoke to *Insurance Journal* following Hurricane Irene’s descent on the east coast. Bell & Hudson, situated in Belchertown, Mass., had spent days bracing for the storm and preparing for an onslaught of property claims from the storm. The team of 14 employees protected their own homes,

Agents.

Bell & Hudson has been around a while — since the Civil War, in fact. Frederick Taylor, a cloth manufacturer, wanted to safeguard his property, so he established an insurance business. It was purchased in 1913 by George Bell, who then brought in a partner, Byron Hudson, in the 1930s.

Today, Bell & Hudson is an independent agency that produces \$7.5 million in premium volume. A number of current customers are descendants of the company’s original customers. The agency has about 65 percent personal lines and 35 percent commercial.

Mergers are not a common part of business for Phaneuf and crew. In fact, much of the business growth comes via organic means. However, Phaneuf says they’re open to the possibility. “This is a time when a lot of smaller agencies are looking for partners. We’re exploring opportunities.”

One opportunity the company did take advantage of was to join an aggregator organization, Insurance Services of New England (ISNE). Phaneuf believes the expanded prod-

ucts and resources and access to markets enhances the agency’s offerings while allowing Bell & Hudson to remain independent. It also helped to secure more business with major carriers. “Insurance companies like dealing with big agencies. Now when we go in with the combined premium

volume of 30 agencies, we have some clout.”

Another area of clout — staff education. Phaneuf says all of the staff is involved in some form of continuing education. But he’s quick to add that the climate at work is not all serious. “We’re trying to create an atmosphere where people can come to work and

not just do a good job, but have a good time. You spend a third of your living hours in the office. If you can’t be happy at work, you really need to change what you’re doing.”


It must be working. The nomination for this award came at a particularly trying time for the employees. “Normally, I give raises on July first,” says Phaneuf. “I didn’t do that this year because it’s been a challenging year from a profit sharing point of view, and there’s some uncertainties in the marketplace. To do that and then a month later to have people answer a survey that says nice things about you — that makes it even better.”

The company brochure says “We don’t just make our living here — we make our lives here.” That motto plays out in how the agency gives back to the community. One particular fundraiser — the Putt-a-thon for the Jimmy Fund — was suggested by the agency about eight years ago. The miniature golf tournament wasn’t embraced at first by the Dana Farber Cancer Institute, but the agency convinced them to let them try. To date, that one event has raised over \$300,000.

Employees embrace that same can-do attitude. “I’m so proud of our agency for its community involvement,” says one employee. “Also when a claim arises, I’m so proud how our agency steps up and helps our customers.”

Phaneuf is proud of his team and their professionalism, which he believes brings customers back. “We deal with people a lot of times when they’re not happy. They’ve had a fire or an accident or gone through a hurricane. We’re not always dealing with people when they’re at their best. It takes a special person to be able to do that and turn it into a positive experience for them.”

There are no heroes or standouts, and that’s by design. “It’s a lot of ‘we,’” says Phaneuf. “People are happy here.”

Very happy, it would seem. His employees often receive offers from other agencies trying to woo them away. Invariably, they tell their boss, who thinks this award will help reduce those calls. Little chance of anyone pulling these employees away from their boss. As one nominee stated “Our work environment is wonderful.” 



Front (left to right): Donna Tilton, Chrissy Boulais, Candace McNeaney, Beth Gouin, Jeanne Boulais, Lisa Desroches, Chris Wallin. Back (left to right): Suzanne Shaw, Trisha Krafchuk, Jim Phaneuf, Matt Phaneuf, Erin Hebert, Michelle Tetrault. Not shown: Mike Phaneuf.

then returned to the office. “This is when our customers need us,” says Tetrault.

Such dedication in the face of an impending storm is not only admirable, but the backbone of why the agency has received the award as well as a Five Star Rating by the Massachusetts Association of Insurance

Houston, Texas

HARCO Insurance Services

“We already knew we were the best place to work. We just wanted to let everyone else know, too.”

Gerri Rougeau is echoing what she and her team of 24 staff, 8 producers, and three managers already know. Houston-based HARCO Insurance Services is one great place to be. It's not because the entire office was treated to a Mexican cruise for completing a six-month project within four months. That came from hard work and determination on the part of everyone in the office. It's more than likely the product of a number of factors — from the family-style business atmosphere to the level of commitment exhibited in all employees. But make no mistake — HARCO is a cohesive, hardworking group that pulls together without hesitation.

Rougeau, the agency's vice president, and her team were completing a computer conversion of files coming in from a new acquisition — a small family agency with 1,000 customers whose owner was ready for someone else to take over the administrative part. She referred to the file system conversion as a search-and-rescue effort, but despite the technical headaches, the acquisition has gone well. “It's such a sense of accomplishment because you know all the challenges and we conquered it. The HARCO Swat Team has come in and rescued the project,” she says.

She's not kidding. The agency has set up exactly that — a swat team approach to challenges that the firm faces. Everything from acquisitions to getting behind on renewals is cause for the company to hold a Swat Team Saturday, as Rougeau calls it, to help lighten the load and get the job done. That means giving up time off sometimes. But Rougeau says those that can show up do. “In this acquisition, we had 100 percent participation. They were here. The same goes if someone gets sick or there's an illness or death. Our group pulls together.”

The company is actually two companies — HARCO Insurance Services, which is

the property/casualty side, and HARCO Financial Services, which sells benefits and health products.

The insurance agency was founded in 1969 by Willis J. Hargrave Jr. Rougeau worked with Hargrave since 1970. Hargrave's son Josh joined the firm in 1985, and together Josh and Gerri acquired ownership in the agency in 2000. Throughout the years, the company has managed over 30 acquisitions from one-person shops to small agencies.

The company is at \$35 million in premium production and revenue is over \$5 million. “We've grown a lot,” says Rougeau. “One of the things we like about acquisitions is our staff is very good at account rounding — account development. What we look for is an agency that doesn't do a good job at that. That's our claim to fame. That's how we make our money.”

The last five or six years, however, acquisition possibilities are in short supply. Rougeau says it's because of the growth requirements that companies have put on all agents. “Every agent around is looking for the opportunity to buy somebody or merge with somebody. Some of the smaller agents are being squeezed out because of companies demanding more and more.”

Their best selling point is to offer relief of the administrative side, says Rougeau. Our industry has changed a lot, and it's evolving very differently. Some of the smaller agencies don't keep up with the automation and technology part of it. We're a good fit for them.”

That's not to say all who apply are accepted. The team at HARCO vets each potential acquisition to ensure the cultures mesh. The well-being of the client is also an indicator of the fit. “We put the client first, so you can tell just in conversation how they feel about their clients, companies and relationships. We do a lot of homework.” The reason: they've made mistakes, ones that Rougeau says were tough to separate from.

Those mistakes are in the past, and Rougeau and company are much better at



The HARCO team.

recognizing the traits that make an agency a good fit.

So is HARCO. All acquired customers get two letters post-acquisition — one comes from the originating agency explaining the acquisition and the promise of no disruption in service. The other comes from HARCO welcoming them to their family and inviting them to visit the office and meet the staff. Also, the original owners and producers are encouraged to stay on board. “When the owner or producer stay with the agency, our retention rates are very high. Customers don't feel abandoned.”

Staff retention is high, as well. Most of the staff has been with the company five years or more, with some employees 20+ year veterans. That's what makes this award — one from the employees — so special. “It's for them,” says Rougeau. “Without them, there is no HARCO.” ■

The Votes Are In...

Best Agency to Work For - Southeast

Ocala, Fla.

Holder Insurance Agency

The day Holder Insurance Agency employees found out its firm was named Southeast winner of *Insurance Journal's* annual Best Agencies to Work For award, they were whispering and conspiring. That's

Holder herself is part of the whole, and all work toward the common goal.

That team has been with Holder for a long time with little turnover. Their dedication to the agency shows in the comments

they included on the nomination form. One of the agency's employees said this about the agency: "There is never a time we are made to feel bad for being out of the office for any reason. It's a wonderful environment."

Holder's agency opened its doors in 1994. Prior to that, Holder managed a benefits book of business

since 1991. Now in its 17th year, the benefits agency has built a benefits business of over \$40 million.

With just nine employees including Holder herself, the agency has also increased its property/casualty business to an impressive \$5 million. The agency portfolio includes small and mid-sized businesses, contractors, retailers, professionals, and healthcare clients.

Holder is no stranger to managing or running a business effectively. She managed an agency in 1991 and then became owner in 1994. Her agency now offers health insurance advice and consultation, which she says has become much more challenging amid the national healthcare reform legislation.

The company has not had any significant mergers or acquisitions, so all growth has been organic. Holder says the growth came mainly from cross-selling opportunities, plus there's been plenty of growth thanks to

referral business, which is "nicer than people just shopping premium."

"We trying to focus on keeping our clients happy and developing solid relationships."

As personalities go, Diana Holder couldn't be more outgoing and good natured. She sings her way into the office in the morning and treats her staff like family.

"It's really important to me to make sure to support one another and be there for each other," Holder says.

Having a family of her own has made Holder appreciate the tough choices employees have to make in order to be a dedicated spouse and a parent as well as a reliable employee. As she says, things happen that are out of one's control, and what's needed are fewer restrictions on employees and more understanding of real-life situations.


"I've tried for years to provide an environment where people understand I can relate to their personal circumstances and their needs with their families. I've been a working mom my whole life. My family is number one," Holder says.

Not every day has been stellar, as Holder herself admits.

The agency is prone to the same stresses and business issues of any other office. Lately, with customers trimming budgets and healthcare reform to unravel, Holder says there's more stress on the agency to perform, stay up-to-date, and remain positive for both employees and customers.

"I wouldn't be able to accomplish what I do if I weren't surrounded by a great group of people," she says. "They're all working super hard, especially in this environment we're in right now."

When asked what the award means to her, Holder says "It's recognition for hard work and for providing a team environment. It means a lot from the standpoint that it's recognition that we're working so well together and we're working hard as a team. It says a lot about the group as a whole, not just me. I feel really blessed to have them on my team and be a part of that."

She's just as excited for her team. "It gave them a huge reward to know that what they had to say meant something." 



Back (left to right): Shana Long, Mary Grice, Dennis Watson, Jessica McCubbin, Stacy Barr and Missy Ridgway. Front (left to right): Kathy Putnam, Diana Holder, Sheryl Holland

because they nominated the agency without telling their boss — owner Diana Holder. Sheryl Holland, the agency's office manager, explained in hushed tones that the office was thrilled with the award, so much so that they were going to announce the award to their boss as a team.

The covert activities culminated in a surprise gathering in the office later that Friday afternoon telling Holder of the award, one she and her staff earned together. A chocolate cake and a round of drinks later, the shock is still with Holder. "I'm humbled," she says. "I was short on words, which was surprising to them." Holder laughs, then adds more seriously, "I was in complete shock that they would take the time to do that."

Listening to both Holder and her employees, it's easy to see what it is that differentiates Holder Insurance Agency, based in Ocala, Fla., from other nominees — teamwork. Everyone from the employees to

Grandville, Michigan

Berends Hendricks Stuit

Tom Stuit is surprised. He's surprised that his employees could keep the nomination of his agency, Berends Hendricks Stuit, a secret from him, and that 35 of the 110 employees took the time to rate the agency. Those employees helped the agency garner the award for Best Agency to Work For in the Midwest.

He says about his team: "It's an affirmation of what we've tried to create here, and that's an organization built around a bunch of good people. We're all stakeholders." To Stuit, partner at the agency, it's all about having a great team and great people. The reasons the Berends Hendricks Stuit team is so strong — the hiring process and the focus on the people who work there.

As hiring processes go, the Michigan-based agency has one of the more exacting methods. First there are the series of interviews with the candidate. Then the candidate is tested. Using a testing service that the company has built a 20-plus year relationship with, the agency screens the candidate to make sure the job fits the person.

"In addition to our responses and thoughts from the interview process, do they have the skills necessary for the particular job? If you have a technical person who's sitting in a position that requires a lot of customer contact, that may not be the right position. You need the right balance of detail orientation, energy, empathy, and communications skills."

"We all have different gifts," says Stuit. Once the candidate is matched to the right job, the agency commits. "Once we make that commitment, we're pretty strong about keeping it."

As a result, the agency sees little employee turnover. Part of that could be the agency's process of giving two reviews per year to every employee. Every April and October, the staff sit down with management and have conversations about the company, the financial successes, and the employees' per-

formance. "It's a chance to share where the agency is, to share our financial successes, to talk about educational opportunities, and we do look at where their book is in relationship to others," says Stuit. He says the goal is to get employees to where they're "comfortably challenged" by their workload. Compensation is based on the amount of work each person can handle. "We have some who can handle a large book and some who can handle a medium book. That's okay. As long as they do it well. We don't want to push people beyond their capacity."

Why two reviews annually instead of one? "Because our people are our most valuable asset," says Stuit matter-of-factly. "It's all about the people. If you have good people, it happens. That's the skill the owners bring to the table — hiring the right people. To take 15 minutes to half an hour with every employee twice a year, what's the big deal? They're working for us eight hours a day, five days a week."

That's important to the independent agency, which has annual revenue of \$15.5 million. The growth has been consistent since the agency's genesis, and Stuit says it's due to the people who commit to doing their best to make it grow.

The company began in 1939 as a family agency run by two families.

When Stuit joined 34 years ago, he was one of five employees. In 1985, the merger with Hendricks Mayer and Berends Stuit created the agency's current structure, which is one of the largest independent agencies in the west Michigan area.

Since 1985, there were a few smaller acquisitions, but the majority of the company's growth has been organic. The heyday of growth came in the late 90s and early 2000s. It's slowed recently, but the agency is still on an upward trend. "We've grown every year we've been in existence," says Stuit. "We've always increased our revenue."

Part of that success is because the company focuses on what Stuit calls its bread-and-butter core business, which is insurance.

"We don't go off on tangents," Stuit says. "We won't do other things, and we're careful about what we consider."

Currently, the company is looking at a perpetuation plan. All three primary shareholders are in their early 50s, with Stuit being 60 years old. Throughout the process, Stuit says the staff knows that the goal is for them to remain independent. "We have a lot of people invested in our organization," he says.

That focus on the team is apparent in what the company offers employees. There is a generous retirement plan, and an 8 percent profit sharing in addition to a generous 401(k) match. "We have foregone sometimes some of our bonuses in order to get a nice investment



(Left to right) Jerry Niewiek, Thomas Stuit, Steve Olson

in our retirement plan," says Stuit.

"We have responsibilities to more than just ourselves," he adds. "There are a whole bunch of families involved in this operation. They're all dependent on us. If we do well, we'll all do well." ■

The Votes Are In...

Best Agency to Work For - West

San Pedro and Torrance, California

Insurance Center Associates

It was 8:30 a.m. Pacific Time on a Friday and Mike Randles was in his office. While that may sound like any other insurance agency president's usual day, Randles wasn't

"My employer is the most generous employer I've ever had," says another employee. "He really cares about his staff, and shares his wealth with his employees."

Nice words that echo the values and environment that Randles has promoted and practiced with all 12 people in the organization.

Part of that reason is how Randles treats his people. "We treat them with respect, we value their opinions, and in the end, we share. If we are able to make our bonuses, we share that with

our staff, including incentives and trips, to show that we really do value them."

The value is played out in the way the wealth is spread. Employees receive monthly and quarterly bonuses. Carrier bonuses are split and shared among employees. Profits are shared at the end of the year. Since the business is split between two offices — San Pedro and Torrance, Calif. — Randles makes a concerted effort to promote harmony through outings and events, including families. Some past events include a suite rental at Angels Stadium.

Why families, too? "We're open in our one office on Saturday, and everyone is assigned some time on a Saturday," he says. "I want to make sure we appreciate the families, as well."

The agency opened its doors back in 1933. In 1960, it became incorporated. Thirty years ago, Randles came on board, and he's overseeing just over \$2 million in revenue. Last

year, the company celebrated its 50th anniversary since the incorporation.

The celebration was an unexpected one, too. Half the staff who were with the agency less than 20 years went to Paris Las Vegas. The rest of the staff — Paris, France. "The goals for that were pretty high," Randles explains.

His staff had to grow both policies in force and premium, plus make goals and bonuses with at least three main carriers. Besides the Paris trips, the entire office has earned trips to San Francisco, Seattle, and Hawaii.

Hitting those goals seems easier with Randles at the helm. One staffer commented: "Mr. Randles ... anticipated the recession and the strategies he implemented have allowed us to be relatively unaffected and continue to prosper."

Randles is modest when hearing such praise. "We're acting ahead instead of reacting. We try to anticipate. We've been lucky enough to get it right," he says with a laugh. "We've done things ahead of when other agencies have done them. Sometimes it's a little bit of bleeding edge as well as leading, but I think that kind of thing has set us aside and prepared us for when we hit a blip."

What sets them apart — the people. "They believe in our agency, they believe in me, they believe in each other," Randles says. "That's what sets us apart. That gives us incredible customer service."

It shows. Over 60 percent of the agency's new business comes from referrals. It's a feat Randles says came from seeing the need long before the competition did. "A lot of agencies now are saying they're going to give away gift cards and things like that. We've been doing it for five years."

"Some of it is being willing to take a chance and forge ahead," he adds. "The nice thing is we have really good buy-in. I can't do it by myself. The credit goes back to the employees. If they didn't give and buy-in and become a team, we wouldn't succeed." It's also in how he positions the company as a resource for his customers. Even on the agency's Web site, all the staff are shown; not just the management. "Everyone's important," he says. "They're more important than I am." ■



Front (left to right): Brigette Porter, Sara Lopez, Michael Randles, Sandra Arambula.
Back (left to right): Linda Goodyear, Michael Leone, Melodie Wadman-Sidoti, Hershell Mann, Brien McElhoes, Kathy Canto, Patricia Cantu, Lori Gasser.

supposed to be there. It was the middle of his vacation week. And he's laughing.

Randles got the news via text message. It read: "Check your e-mail" In that e-mail was word that his company, Insurance Center Associates, had won the award for Best Agency to Work For in the West.

That news was heartwarming to Randles. "It validates the things we're doing are right."

Randles is an unassuming leader with a positive attitude, a self-deprecating manager who passes his own accomplishments off as team wins. Using plenty of "we" in every sentence, he makes sure credit goes to those around him.

The staff has noticed, too. Here's what that team has to say about their leader: "Working with Insurance Center Associates is like having a second family," says one employee. "Everyone here has a great personality and a positive attitude for business and life."