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Rough Notes®

PROPERTY & CASUALTY AGENTS

AGENCY MARKETING • INSURANCE MARKETS • NEW PRODUCTS

MAY 2017



AGENCY OF THE MONTH:

**UTAH FIRM'S RISK FOCUS
TAKES CUSTOMERS
BEYOND INSURANCE**

**ALSO: LOGISTICS FOCUS HELPS DRIVE
TRUCKING PROGRAM GROWTH**

PUTTING A NAME

Utah agency becomes risk architect for its clients' risk management programs

By Dennis H. Pillsbury

“We knew we were doing the right thing for our clients, but we hadn’t put a name to our difference,” says Donnette Mayer, CRA, president and chief operating officer of Universal Business Insurance (UBI), Sandy, Utah. “Our focus has always been on risk management and improving the risk profile of our commercial clients, but we didn’t always have the tools and metrics to delineate exactly how we were doing.”

Then, in 2010, Jeff Shields, CRA, one of the founders and partner, was at a Cincinnati Insurance sales conference where Scott Addis was speaking about the idea of going beyond insurance and “we realized that that was exactly what we were doing. We soon decided to join the Beyond Insurance Global Network (BIGN) and avail ourselves of the tools and educational opportunities that allowed us to become even stronger advocates for our clients.”

Jeff says the tools “really differentiate us in the marketplace. The consultative approach to risk management, combined with what we learn from the application of IQRM™ questionnaires help us identify risk management strategies that focus on those areas where the opportunities for improvement are greatest. (IQRMs are available to BIGN members. Each one provides a quantifiable risk assessment method for a specific line of business, like workers comp or cyber liability, or risk management concern, like fleet safety or pre-employment screening. Each one is written by a subject matter expert.)

“The scoring system allows us to show the improvements over time to both the clients and the underwriters, while continuing to constantly diagnose results and implement additional improvements,” Donnette says. “In short, we become trusted partners with our clients, continually monitoring results in order to reduce their cost of risk transfer. For example, we have a client that had a 1.05 E-Mod four years ago. We started monthly meetings with that client, focused on improving safety, reducing losses, and getting injured employees back to

work quickly and safely. Today, that client has 39 locations with 1,800 employees and a mod of 0.71. That’s saved them more than \$300,000 in workers comp premiums.”

All in the family

Of course, the best tools in the world don’t matter at all unless you have the right people in place to use them. Jeff says the agency culture “is really a family atmosphere where clients also become part of the family. We always focus on treating clients the way we would like to be treated. That’s really why we were able to adopt the BIGN consultative approach almost instantly—because it was the kind of approach we believed in. Everyone at the agency sees our clients as family members who deserve the best we can provide.”

That attitude starts at the top and then spreads to each employee, and then outward to the clients, company representatives, and everyone in the communities served by the agency, which in addition to its headquarters in Sandy, has an office in St. George.

Vice President of Finance Kevin Andrews, CRA, CIC, CRM, the first

TO ITS DIFFERENCE



non-founder partner, explains what drew him to the agency in 2004. He sold his previous agency to a bank in 1998, believing that banking and insurance was “going to be the wave of the future. But I quickly found out that the new agency didn’t allow for entrepreneurship. Along came Jeff and Don [Mayer, agency chairman and CEO], with an offer to join UBI. I knew a lot of the people who worked there and saw that they worked hard, worked smart and

had fun. That was the key. You have to have fun with the people you work with, to enjoy a mutual sense of accomplishment. We’re not driven by money; that will come if you have fun and work together. That’s a philosophy that permeates the agency. It’s a family where people take just as much pleasure in the accomplishments of others as they do in their own accomplishments.”

“We give each other standing ovations,” Donnette notes. “And we’re

constantly looking for ways to make this a great place to work.”

Apparently, they’ve succeeded. The employees nominated the agency this year to be recognized as one of the best places to work in Utah.

Stephanie Garahana, bond manager, explains the nomination. “There has been a constant within our little family, and that is the support and strength of the partners. They have listened to our moans, groans, problems,



The Universal Business Insurance team.



*The Personal Lines Team.
Sitting from left: Kimberly Wensel; Stephanie Davis, Personal Lines Specialist; Dallin Miller, PLCS, Personal Lines Specialist; Mandy Lawson.
Standing from left: Cassidy O'Brien, Client Relations Manager; Luanne Fitzgerald.*

and triumphs, either concerning work or issues on the home front. Their open-door policy is a true testament of how much they care about each of us as an employee, and a friend. It is because of this commitment to us and UBI that we are honored to have nominated UBI as the 2017 Best of State Employer of the Year.”

Sue Simpson, CIC, CRM, executive account manager, explains the reasons for the nomination. “I’ve seen, over the past year, the huge strides—and little steps—that are being made to improve the staff morale and make this such a great place to work. This is accompanied by efforts to show staff that they are all important and included in decisions. Employees like their jobs, feel valued, enjoy their coworkers, and love being on the UBI team.”

Sue also points to an incident that convinced her to join UBI. She worked for a competitor and tried to get a meeting with a UBI client whose CFO was a family friend. She was told, “Kevin Andrews is my insurance agent. I will never move my insurance from UBI, because they take such good care of me.” Yep, clients definitely feel like they’re part of the family.

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*—Donnette Mayer
President and
Chief Operating Officer*

It all started with Grizzly Adams

When the agency was founded on May 22, 1990, by Jeff, Don Mayer and Scott Shields, Don brought with him a knowledge of the hospitality industry that became the agency’s first niche. Don had a connection with the studio that produced *The Life and Times of Grizzly Adams* back in 1974. He parlayed this knowledge of movies into a job where he convinced hotels and motels to make them available to guests. (He assured me that these were G rated.) When the movie industry changed, he used his knowledge of the hotel industry and opened an agency specializing in hospitality. He persuaded these same hotels and motels that he could meet their risk management and insurance needs.

“This is fun, not work,” Don comments, making it clear that he means for this philosophy to permeate the entire agency. “We’ve grown to become one of the top agencies in the state, with organic growth as a major contributor,” he adds proudly. “We enjoyed double-digit growth last year and are on track to do so again. We now have 48 people working here and they’re all part of the family.”

Giving back

The agency has always encouraged employees to get involved in charities, and in 2011 set up the UBI Cares Foundation to focus on a quarterly project supported by the agency. At the same time, people still get time off to work for their favorite charities and also get to vote on the charity that the foundation will support for the quarter. And, in the spirit of charity starting at home, the agency also set up a system where employees can donate unused vacation time to other employees who may need extra time off to deal with family concerns.

Among the charities the foundation has supported is The Riley Foundation, which provides support to children whose parents struggle with addiction. UBI came together to make, sew and stuff 20 toy ponies to be used in play therapy and children's workshops.

UBI also partnered with WVC Police and Honorary Colonels to celebrate Christmas by providing

"We become trusted partners with our clients, continually monitoring results in order to reduce their cost of risk transfer."

*—Jeff Shields
Founder and Partner*

and serving a family meal to 63 low-income families, and their children. Santa and his elves made sure that each child went home with a full tummy, happy memories and presents to go under the tree. In addition to a filled stocking and toys, each child received: two pairs of pants, two new shirts, a new winter coat, new socks and underwear, a new sweater or jacket and new shoes.

The agency also worked with the Skaggs Catholic Center to make and fill 50 Smile Bags to hold post-operative care needs for a child being helped by Operation Smile.

These are just a few of the charities that have been helped by UBI.

Wrapping up

Donnette, a former Nordstrom buyer, smiles as she recalls, "When I started my 'part-time gig' at UBI in 2002, I wanted to bring the Nordstrom ideal of empowering your



The Commercial Lines Team.

Sitting from left: Kay Westley, CIC, Client Relations Manager; Becci Roberts, Client Relations Manager; Karin vanGerwen, Client Relations Manager; Sue Simpson, CIC, CRM, Executive Account Manager; Courtnee Sullivan, Client Relations Manager.

Standing from left: Angie Blackner, Client Relations Manager; Shannon Mortensen, CISR, Client Relations Manager; Becky Sullivan, Account Executive Commercial Lines; Susan Lockwood, CISR, CIC, Client Relations Manager.



The UBI Saint George Team.
 From left: Karrie Adams, Client Relations Manager; Luke Jackson, Licensed Insurance Agent; Tina L. Jones, Client Relations Manager; Barry Bundy; Pam Clayton, CSR.

employees. That meant giving people freedom as long as they got their work done.

“It also meant that customer service was vital, and I was thrilled when we found the BIGN process and were able to continue to provide service that exceeds anything our competition can offer. We’ve even incorporated that into our name, where our tag line has become ‘Taking U Beyond Insurance.’ This has been one of the principal reasons why I am in my 15th year. And I love it.”

One of the principal reasons that the independent agency system continues to be the most successful distribution system in the insurance industry is because the competitive zeal of its members drives them to always improve their service to clients and become true partners with them in an effort to improve their risk management and their bottom line. Universal Business Insurance epitomizes this restless effort to always move forward for the benefit of their clients, their employees and their community. *Rough Notes* magazine is pleased to recognize UBI as our Agency of the Month. ■

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—Sue Simpson
 Executive Account Manager



In an ongoing effort to give back to the community, UBI has created the UBI Cares Program. Their employees, with assistance from friends, family, clients and carriers, identify worthy causes in the community and focus their efforts to help in a variety of ways.

From left: Laura Cook, Marketing Manager; Stephanie Garahana, Surety Department Manager; Shannon Mortensen; Becci Roberts. Not pictured: Angie Blackner