

# Insurance

BUSINESS AMERICA

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## TOP INSURANCE WORKPLACES



What the industry's best-rated companies are doing to leap ahead of the rest

### CATERING TO CONTRACTORS

From opioids to untrained workers, the key issues brokers need to monitor

### STAND-ALONE TERRORISM COVERAGE

Exploring new options for clients as TRIPRA's future hangs in the balance

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How to dive into the growing private flood insurance market

## TOP INSURANCE WORKPLACES 2019



**2019**  
*Top*  
**INSURANCE  
WORKPLACE**

PRESENTED BY  
**Insurance**  
BUSINESS AMERICA

# TOP INSURANCE WORKPLACES

**For the second year in a row, IBA asked thousands of insurance professionals across the country to name the industry's best places to work**

**IN THE ERA** of the gig economy, creating a nurturing and prosperous work environment is more important than ever. To find out which companies in the insurance industry are getting it right, *IBA* turned to the employees themselves. Thousands of insurance professionals weighed in on how their employers are performing in regard to compensation and benefits, diversity, employee development, and culture.

In the end, 53 companies achieved the distinction of Top Insurance Workplace for 2019. Of these, 64% were retail agencies and brokerages, 18% were wholesalers, 8% were insurers or reinsurers, 8% were insurtechs or technology providers, and 2% were third-party administrators.

Employees also spoke out about which of their employers' strategies and initiatives are particularly effective, including flexible scheduling options, generous health and family leave benefits, diverse hiring practices, and a supportive culture. On the following pages, *IBA* highlights what the industry's best-rated employers are doing differently and unveils this year's list of Top Insurance Workplaces.

## METHODOLOGY

To be considered a Top Insurance Workplace, organizations were invited to fill out an employer form to provide details on their various offerings and practices. Employees from nominated companies were then asked to fill out an anonymous form evaluating their workplace on a number of metrics, including benefits, compensation, culture, employee development and diversity.

In order to be considered, each company had to reach a minimum number of employee responses based on overall size. Organizations that achieved at least an 80% average satisfaction rating from employees were named a Top Insurance Workplace.

# COMPENSATION, BENEFITS AND INCENTIVES

One employee's comment sums it up: "Compensation goes beyond salary. There are many other ways we are compensated." Some of those other forms of compensation include standard benefits such as medical, dental and vision coverage; life insurance; a retirement plan; and long-term care and disability benefits. The majority of Top Insurance Workplaces also offer at least 15 paid days off per year, and a select few even offer unlimited paid time off.

Of course, monetary compensation is still important, and many Top Insurance Workplaces have gotten creative with their bonus programs to attract top sales talent. Employees described a wide variety of bonus structures, from \$5,000 towards a vacation as a reward for generating a certain amount of new business to an extra half-day off per month for hitting retention goals.

Many employers also offer profit-sharing programs for all types of employees, often based on a percentage of the employee's salary and tied to company or department profitability. One employer offers non-sales staff monthly performance bonuses based on their level of service, while another provides a bonus for administrative assistants. Referral incentives for recruiting new hires were also common.



## Does your organization offer an employee retirement plan?

Fewer than 99 employees

👍 94% 👎 5%

100 to 499 employees

👍 100% 👎 0%

500+ employees

👍 100% 👎 0%

## Does your organization offer sabbaticals?

🟢 Yes (unpaid)    🟡 Yes (paid)    ⚪ No

Fewer than 99 employees

🟢 23%    🟡 8%    ⚪ 69%

100 to 499 employees

🟢 10%    🟡 5%    ⚪ 85%

500+ employees

🟢 20%    🟡 0%    ⚪ 80%

## When do employees become eligible for benefits?



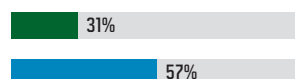
## Does your organization offer an employee equity program?

🟢 Yes    🟡 No    ⚪ N/A

Fewer than 99 employees

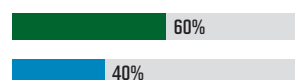


100 to 499 employees



10%

500+ employees



## WHAT EMPLOYEES HAD TO SAY

📢 "I feel that my salary is an open negotiation, and I appreciate that. I'm always heard."

📢 "My manager listens to me regarding compensation, and it seems that we are near or at the top of the pay scales."

📢 "Healthcare is expensive, and that's a fact. I'm grateful to have options in our medical benefits."

📢 "For the past few years, everyone gets to share in profits!"



# TOP INSURANCE WORKPLACES 2019

## How many paid days off do employees receive annually?

6 to 10 11 to 15 15+ Unlimited



## WHAT TOP WORKPLACES ARE DOING DIFFERENTLY

✔ **“We have annual sales incentives that, when met, will be a paid vacation for the salesperson and their significant other. We also offer bonuses to service departments based on retention.”**

✔ **“Our Really Awesome Act Award gives a \$500 reward, custom bobblehead and office celebration to anyone who delivers an exceptional client service act. There’s also a \$3,000 travel reward for the best act of the year.”**

✔ **“The company offers a transportation allowance benefit of up to \$175 a month for public transportation or monthly parking.”**

# DIVERSITY

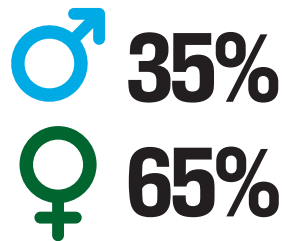
This year’s survey results suggest that in the insurance industry, diversity tends to increase in proportion to the size of the company – 23% of employees at companies with 500+ staff identify as a racial or ethnic minority, LGBTQ or as a person with a disability, compared to 19% at companies with 100 to 499 employees and 13% at companies with less than 100 staff.

This year’s Top Insurance Workplaces employ a range of strategies to promote diversity. One employer holds mandatory diversity training for all staff each year, which includes implicit and unconscious bias training, as well as education on diversity of thought and working with disabled people.

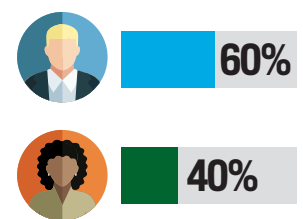
Industry employers also remain highly attuned to the need to diversify the age range of their employees. One Top Insurance Workplace highlighted its partnership with a local preparatory high school, in which the company pays the student’s tuition in exchange for the student working one day a week at the office. “The students wouldn’t otherwise have the means to attend a school of this stature or have exposure to an industry such as ours,” the respondent noted.

The survey results also made it clear that insurance has a way to go in terms of gender diversity; women are still in the minority at the executive level. Many Top Insurance Workplaces do have initiatives in place to increase female representation at the top of the industry, from offering extra flexibility to working mothers to sponsoring in-house events geared toward helping women advance their careers.

### What percentage of employees are male versus female?



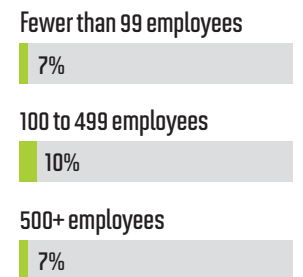
### What’s the gender breakdown at the executive level?



### What percentage of employees identify as a racial or ethnic minority, LGBTQ, or a person with disability?



### What’s the proportion of minorities at the executive level?

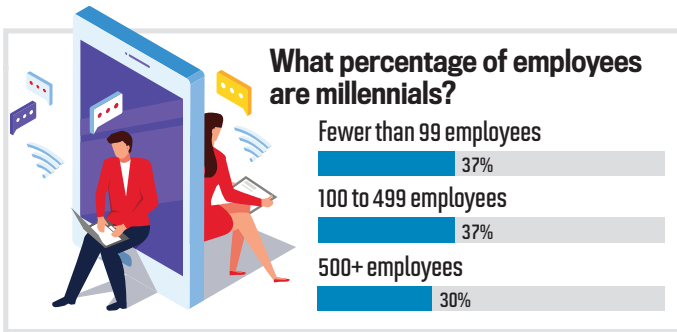


## WHAT TOP WORKPLACES ARE DOING DIFFERENTLY

✔ **“We ensure our benefits and culture are inclusive of all of our workforce, including women, minorities, those with disabilities and the LGBTQ community. We offer a nursing lounge to our female staff for those who have recently given birth.”**

✔ **“To retain our tenured workforce, we have a phased retirement program that helps them transition their knowledge to the incumbent. They get to reduce their hours and still maintain full benefits for up to 18 months before they retire.”**

✔ **“We have our own semi-annual Women in Insurance gathering where we bring in speakers and role models. Sometimes we workshop a specific skill, and sometimes it’s more of a networking practice.”**



### WHAT EMPLOYEES HAD TO SAY

**“Our workforce is surprisingly diverse for an insurance agency, and it’s just who we are.”**

**“Our staff includes members of many races, religions and sexualities at all levels.”**

**“I appreciate the multiculturalism in our organization, especially in hiring from different ethnicities.”**

**“From employees to the C suite, there is broad diversity.”**

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# TOP INSURANCE WORKPLACES 2019

## EMPLOYEE DEVELOPMENT

To motivate employees to stick around and compete at the highest level, it's imperative that organizations invest in their development. Many of this year's Top Insurance Workplaces provide time off and cover the costs for their employees to pursue certifications and other training that will advance their careers. Some also give employees a pay raise or a bonus once they complete a program. Development initiatives can be a boon for employers, too, allowing them to promote from within. One company reported that its education programs had resulted in "17 promotions or transfers internally to vertical positions" in 2018.

Many Top Insurance Workplaces go well beyond the industry standards for education and professional development. One survey respondent highlighted their company's education committee, which sets up classes and training to foster professional growth. Another company spends \$750,000 per year on employee training and has a program to subsidize college tuition.

Aside from college courses and certifications, many Top Insurance Workplaces also promote mentorship. "We have a three-month mentorship program during our onboarding process of new employees," one respondent said. "The new hire is paired with a current employee, and they meet monthly." Other organizations reported having special programs to cultivate emerging leaders and formal feedback structures to keep employees on track with their goals.

### WHAT EMPLOYEES HAD TO SAY

**"Career pathing is clear, mentorship is available, and in-house training, designations, and a leadership development program are all paid for and supported by leadership."**

**"There is a real push to take time away from work to pursue greater knowledge in the industry through education."**

**"Everyone has individual development plans, which emphasize listening to us and paying for our professional development."**

### WHAT TOP WORKPLACES ARE DOING DIFFERENTLY

✔ **"We have a two-year program for emerging leaders. They spend a year learning core leadership skills and working with their mentor to broaden their skills. The next year is about learning how to apply their knowledge in real-life situations with business coaches for support."**

✔ **"All of our underwriters are required to take a minimum of eight hours of education each year that is 100% paid by the employer. If we have an up-and-coming person that will be moving into leadership, we send them to a variety of leadership courses."**

✔ **"When an employee starts at the company, they spend a week sitting with each department, getting to know everyone's roles. We then schedule each of our carrier partners to come out and meet one-on-one with our newest employee. After they are comfortable, we let them go on their own but follow up daily on progress until we can cut down to weekly, then monthly."**

### Does your organization offer education programs and opportunities outside of what's required industry-wide?

Fewer than 99 employees

👍 90% 👎 10%

100-499 employees

👍 89% 👎 11%

500+ employees

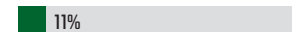
👍 100% 👎 0%

### How often does your organization conduct employee performance reviews?

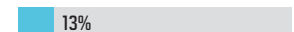
Once a year



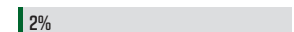
Twice a year



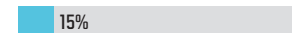
Quarterly



Never

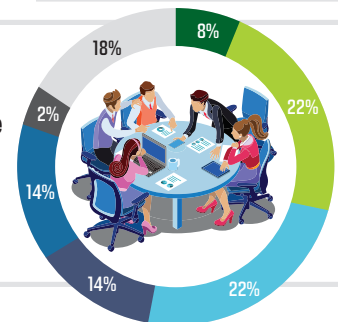


Other



### How often does your organization conduct company-wide employee meetings?

● Weekly ● Biannually ● Other  
● Monthly ● Annually  
● Quarterly ● Never







## TOP INSURANCE WORKPLACE



### GEHRING GROUP

HEADQUARTERS: PALM BEACH GARDENS, FL  
YEAR FOUNDED: 1992

Gehring Group has been providing expert employee benefits and risk management consulting services to public-sector clients in Florida for more than 25 years and has grown to become one of the most respected insurance consulting agencies in the state.

Gehring Group's unique corporate culture is built on its 30 keys to collective success. The company takes great pride in working to create an immersive, inclusive, community-driven organization that cares deeply about every person who walks through the door.

Gehring Group is committed not only to the communities it serves, but also to

its team members. The company invests in team members' futures to help them aspire to roles they never thought they could achieve. In addition, the company's Helping Hands & Healing Hearts committee spearheads community-driven initiatives throughout the year. Gehring Group employees actively volunteer and support The Arc of Palm Beach County, The Lord's Place, the Homeless Coalition of Palm Beach County and Florida Sheriffs Youth Ranches, among others. The company has also organized disaster relief efforts for the US Virgin Islands and coordinates local food drives to benefit the underserved.

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## TOP INSURANCE WORKPLACES 2019

## CULTURE

Given that employees spend a third of their lives at work, company culture can be an intangible deal-maker or -breaker. The average retention rates across this year's Top Insurance Workplaces suggest they're doing well in building a culture conducive to a happy, productive workforce.

Many companies sponsor social events such as picnics, happy hours, adventure outings, Christmas parties, weekend trips and sports teams. Encouraging community outreach is another way Top Insurance Workplaces cultivate a positive culture. Many companies give employees additional paid time off for volunteering each year, and several even have their own charitable foundations to coordinate their community service efforts. Some get creative about raising funds for charities – one Top Insurance Workplace has Jean Friday, “where employees donate \$10 per month to wear jeans on Fridays, and the funds go towards our charity for the year; the company also matches whatever is raised.”

This year's Top Insurance Workplaces also put a high priority on sustainability, something that's increasingly important to younger

workers. From recycling and going paperless to providing reusable bottles and filtered water, many companies are working to demonstrate that they're part of the solution. Some are even going above and beyond – one company plans to plant a vegetable garden outside of its office this year, while another reports that its headquarters is 100% solar-powered.

Industry employers are also investing in the physical and mental health of their workers. Many of this year's Top Insurance Workplaces have on-site gym facilities, allowing employees to bypass expensive gym memberships. One employer provides cryotherapy three times a week to all employees, while another offers in-office massages throughout the year.

Many employers also promote work-life balance through flexible working arrangements, whether it's flexible hours, the ability to work from home or remotely, or allowing for a shorter workweek. In addition, many Top Insurance Workplaces boast a range of family-friendly policies, from generous maternity and paternity leave to paid time off to care for a sick family member or attend school functions.

## WHAT TOP WORKPLACES ARE DOING DIFFERENTLY

✔ “The company has established a flex time program that allows employees to vary their starting and ending times as long as they work their required hours. We also offer a super-flex policy, which, when scheduled in advance, allows for employees to leave early on Fridays as long as they have worked their full weekly hours prior.”

✔ “We have a dedicated Zen Committee that manages our wellness program. We use a motivational website where employees can enter their daily routines (i.e. workouts, steps, food, sleep, etc.) to earn points and redeem those points for PTO or gift certificates to put toward gym memberships, health stores, massages, etc.”

✔ “We offer maternity leave, paternity leave and pet-ternity leave – leave for when you welcome a new pet. We also offer flexible work hours for those with families, as well as the option to bring your child to work up until 9+ months old.”

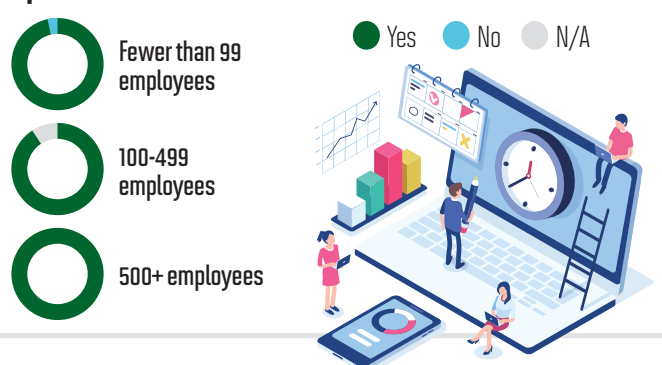
✔ “We have our weekly Beer 30 on Fridays, where we gather in the ‘living room’ to catch up with co-workers. During March Madness, we work from the conference room to watch games and recently the PGA tour. Also, in the summer, we go tubing, rock climb, hike, go boating and more.”

✔ “We have an employee-led Green Team, which has created an in-office recycling program for us. We also participate in a spring bike path cleanup and plant flowers in the community.”

## What's your employee retention rate?



## Does your organization offer any flexible work options?







### WHAT EMPLOYEES HAD TO SAY

**“Culture around the office is a top priority of upper management. Our boss listens to feedback about the culture on the floor and allows us opportunities with staff members to continue to foster a very positive work environment.”**

**“We have an outstanding culture that is values-driven and aligns with my own personal values. The executive team is involved in the organization and social with staff, which I feel really adds to the team environment. Our agency values growth and development of all employees and does a great job to facilitate that within all departments.”**

**“Sometimes, the atmosphere can make or break a job, even if you like the job itself. I work with some truly amazing, talented, kind, driven people, and I feel lucky to get to call them my co-workers!”**

**“The company carefully selects employees and acquisitions that fit our existing culture.”**

### Does your organization offer wellness programs or incentives?

● Yes   ● No

Fewer than 99 employees



100 to 499 employees



500+ employees



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## TOP INSURANCE WORKPLACES 2019



# TOP INSURANCE WORKPLACES 2019

The following companies achieved an average satisfaction rating of 80% or greater from their employees

## 500+ EMPLOYEES

### USI INSURANCE SERVICES

Headquarters: Valhalla, NY  
Year founded: 1994

Score: **88.4%**

### RISK PLACEMENT SERVICES

Headquarters: Rolling Meadows, IL  
Year founded: 1997

Score: **86.6%**

### WORLDWIDE FACILITIES

Headquarters: Los Angeles, CA  
Year founded: 1970

Score: **85.5%**

### UTICA NATIONAL INSURANCE COMPANY

Headquarters: New Hartford, NY  
Year founded: 1914

Score: **85.4%**

### ACENTRIA INSURANCE

Headquarters: Destin, FL  
Year founded: 2010

Score: **85.0%**

## 100-499 EMPLOYEES

### SHEPHERD INSURANCE

Headquarters: Carmel, IN  
Year founded: 1977

Score: **94.4%**

### BUILDERS MUTUAL INSURANCE COMPANY

Headquarters: Raleigh, NC  
Year founded: 1984

Score: **91.8%**

### BOLTON & COMPANY

Headquarters: Atlanta, GA  
Year founded: 2009

Score: **90.8%**

### RELIANCE PARTNERS

Headquarters: Chattanooga, TN  
Year founded: 2009

Score: **89.8%**

### PATRA CORPORATION

Headquarters: El Dorado Hills, CA  
Year founded: 2005

Score: **89.5%**

### ROGERS & GRAY INSURANCE AGENCY

Headquarters: Kingston, MA  
Year founded: 1906

Score: **89.3%**

### JM WILSON CORP.

Headquarters: Portage, MI  
Year founded: 1920

Score: **87.3%**

### RICH & CARTMILL

Headquarters: Tulsa, OK  
Year founded: 1922

Score: **86.9%**

### BEECHER CARLSON

Headquarters: Pasadena, Ca  
Year founded: 1931

Score: **86.5%**



**TOP INSURANCE WORKPLACE**

**RISK PLACEMENT SERVICES**

HEADQUARTERS: **ROLLING MEADOWS, IL**  
 YEAR FOUNDED: **1997**

In every community where Risk Placement Services [RPS] does business, its 3,000-plus employees nurture a corporate culture based on creativity, expertise, collaboration and professional ethics. It's a culture that comes from the company's beginnings as a four-person scratch operation.

Within two decades, RPS has grown to rank as one of the leading specialty insurance distributors and the largest MGA in the country.

"Our promise to our clients is simple: We do whatever it takes to help them come through for their clients. It's something we deliver on every day," says RPS president Joel Cavaness. "Every employee is focused on this promise, no matter their role."

And the company walks the walk when it comes to its employees. With robust programs for leadership development, community involvement and volunteerism,

and diversity and inclusion, as well as an ongoing focus on encouraging innovation, RPS demonstrates why it received Top Insurance Workplace recognition from IBA.

"We pride ourselves on our strong culture and ensure everyone is engaged in the company's continued success," says Emily Hathcoat, RPS' vice president of marketing. "We are a company of experts who enjoy what we do and enjoy working together – we want that energy and passion for our business to come through in every interaction."



## TOP INSURANCE WORKPLACES 2019

**ATLAS GENERAL INSURANCE SERVICES**

Headquarters: San Diego, CA  
Year founded: 2009

Score: **86.4%****STARKWEATHER & SHEPLEY INSURANCE BROKERAGE**

Headquarters: Providence, RI  
Year founded: 1879

Score: **85.2%****ANSAY & ASSOCIATES**

Headquarters: Port Washington, WI  
Year founded: 1946

Score: **83.7%****USG INSURANCE SERVICES**

Headquarters: Tampa, Florida  
Year founded: 2001

Score: **83.3%****SIHLE INSURANCE GROUP**

Headquarters: Altamonte Springs, FL  
Year founded: 1974

Score: **80.8%****ITC**

Headquarters: Carrollton, TX  
Year founded: 1983

Score: **80.1%**

**FEWER THAN 99  
EMPLOYEES**

**RIVERLANDS INSURANCE SERVICES**

Headquarters: Laplace, LA  
Year founded: 1972

Score: **96.7%****TEXCAP INSURANCE**

Headquarters: Dallas, TX  
Year founded: 2005

Score: **94.3%****ASHLEY GENERAL AGENCY**

Headquarters: Conroe, TX  
Year founded: 2010

Score: **92.3%****KMRD PARTNERS**

Headquarters: Warrington, PA  
Year founded: 2004

Score: **91.3%****BOX INSURANCE AGENCY**

Headquarters: Grapevine, TX  
Year founded: 1920

Score: **91.1%****ALLIED INSURANCE BROKERS**

Headquarters: Pittsburgh, PA  
Year founded: 1982

Score: **90.9%****ISU HANSON & RYAN**

Headquarters: Totowa, NJ  
Year founded: 1876

Score: **90.8%****PROVIDENT INSURANCE PROGRAMS**

Headquarters: Pittsburgh, PA  
Year founded: 1902

Score: **90.3%****AXIS INSURANCE SERVICES**

Headquarters: Franklin Lakes, NJ  
Year founded: 1999

Score: **90.3%****AMERICAN RISK MANAGEMENT RESOURCES NETWORK**

Headquarters: Middleton, WI  
Year founded: 1999

Score: **90.2%****HARMON DENNIS BRADSHAW**

Headquarters: Montgomery, AL  
Year founded: 1977

Score: **89.5%****GEHRING GROUP**

Headquarters: Palm Beach Gardens, FL  
Year founded: 1992

Score: **89.1%****FRATES IRWIN RISK MANAGEMENT SOLUTIONS**

Headquarters: Oklahoma City, OK  
Year founded: 1924

Score: **88.6%**



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## EAGAN INSURANCE AGENCY

Headquarters: Metairie, LA  
Year founded: 1954

Score: **88.6%**

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## ERICKSON-LARSEN

Headquarters: Maple Grove, MN  
Year founded: 1980

Score: **88.2%**

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## DARR SCHACKOW INSURANCE AGENCY

Headquarters: Gainesville, FL  
Year founded: 1992

Score: **87.7%**

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## SOCIUS INSURANCE SERVICES

Headquarters: San Francisco, CA  
Year founded: 1997

Score: **87.5%**

---

## EMPIRE INSURANCE GROUP

Headquarters: North Branch, MN  
Year founded: 2009

Score: **87.5%**

---

## MACKOUL RISK SOLUTIONS

Headquarters: Island Park, NY  
Year founded: 1985

Score: **87.4%**

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## ERIE AND NIAGARA INSURANCE ASSOCIATION

Headquarters: Williamsville, NY  
Year founded: 1875

Score: **87.4%**

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## MID-HUDSON CO-OPERATIVE INSURANCE COMPANY

Headquarters: Montgomery, NY  
Year founded: 1900

Score: **87.1%**

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## PERRY & CARROLL

Headquarters: Elmira, NY  
Year founded: 1860

Score: **86.9%**

---

## OLLIS/AKERS/ARNEY

Headquarters: Springfield, MO  
Year founded: 1885

Score: **86.9%**

---

## VAST

Headquarters: Marquette, MI  
Year founded: 1885

Score: **86.8%**

---

## WAFD INSURANCE GROUP

Headquarters: Mount Vernon, WA  
Year founded: 1903

Score: **86.7%**

---

## TANGRAM INSURANCE SERVICES

Headquarters: Petaluma, CA  
Year founded: 1999

Score: **86.4%**

---

## LSB INSURANCE

Headquarters: Reinbeck, IA  
Year founded: 1991

Score: **86.0%**

---

## FRANK H. FURMAN

Headquarters: Pompano Beach, FL  
Year founded: 1962

Score: **85.1%**

---

## MOUNTAINONE INSURANCE AGENCY

Headquarters: North Adams, MA  
Year founded: 1927

Score: **84.7%**

---

## HOME SERVICES INSURANCE

Headquarters: New Brighton, MN  
Year founded: 2003

Score: **84.6%**

---

## NEW EMPIRE GROUP

Headquarters: Long Beach, NY  
Year founded: 1998

Score: **84.5%**

---

## BRUNSWICK COMPANIES

Headquarters: Cleveland, OH  
Year founded: 1972

Score: **83.9%**

---

## ALPER SERVICES

Headquarters: Chicago, IL  
Year founded: 1966

Score: **81.0%**