

Powerhouse Indiana Agency Provides Strength Against Risk

The last thing—literally— that the Gibson Insurance Group wants to do is sell insurance.

"For both personal and commercial accounts, we start with a risk management approach that focuses on reducing exposure to and cost of risk first," explains **Greg Downes**, President and CEO of the Indiana agency. "Only after helping customers prevent loss do we look to insurance."

To that end, Gibson Insurance Group offers its clients services such as risk management audits, contract analyses, and loss control backed by a staff of professional engineers. When claims do occur, Gibson's claims consultants help customers manage costs and facilitate quick settlement.

"We want our clients to view us as an integral part of their professional advisor team," adds Downes.

Balanced Strength

"Strength Against Risk" is the agency's motto, visualized by the metaphor of a chair—one leg each for Unity, Stability, Balance, and Strength. In fact, the agency presents miniature chairs with removable legs to prospects to demonstrate just what happens when any vital support is missing.

The agency's strength is grounded in its staff of nearly 100 insurance professionals. "The quality of people we've been able to attract and develop is the biggest component of our ability to help clients effectively manage risk," says Downes. He is part of the agency's Leadership Team that also includes **Keith Stone**, COO/CFO, and **Tim Leman**, CGO (Chief Growth Officer).

"We also focus on staff development and continuing education, which benefits clients and also helps people understand that we want them to have a career here and not just a job," Downes says. Almost 20 percent of Gibson's staff have earned the CPCU designation, and employees hold numerous other licenses, degrees, and certifications.

Effective Teamwork

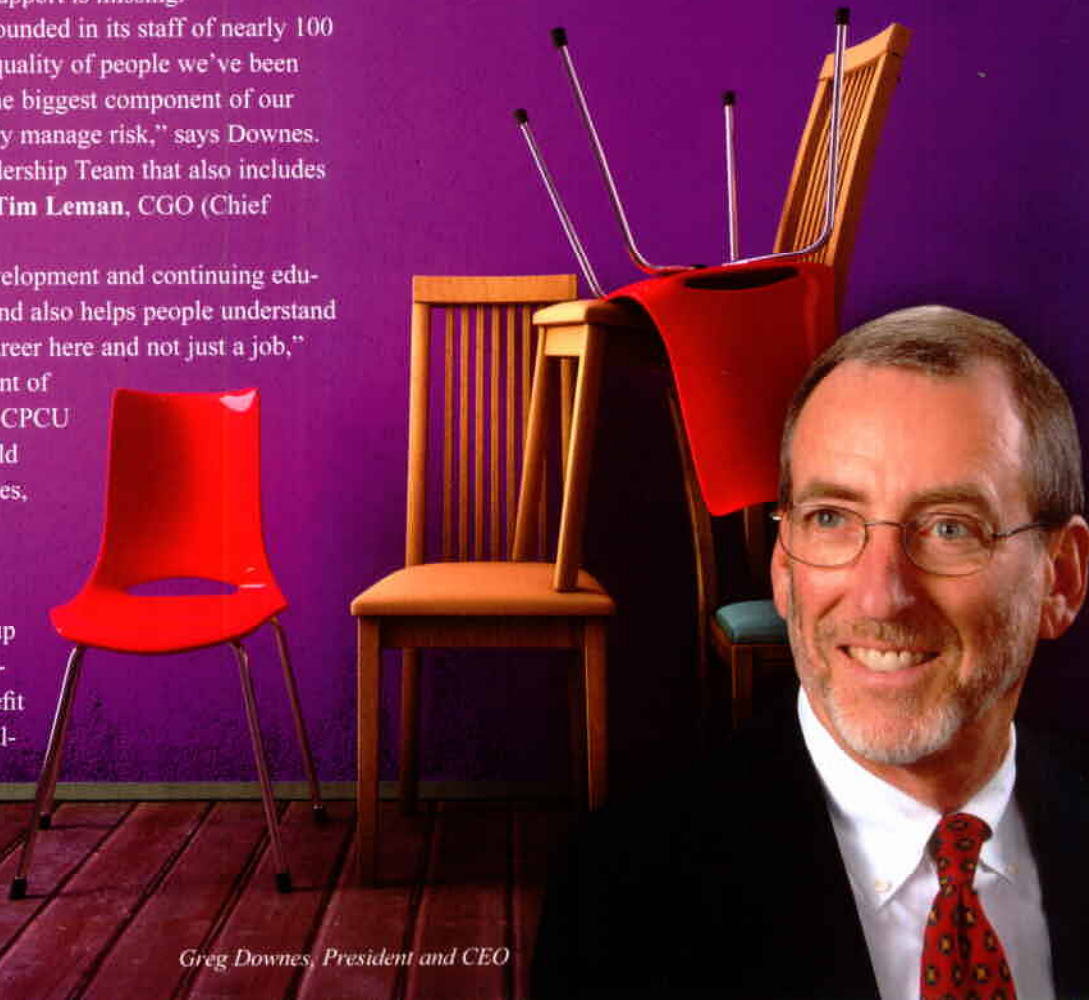
The Gibson Insurance Group has also cultivated a team environment where customers benefit from dealing with many specialized staff across the organization. The team structure also benefits the agency, enabling it to effectively cross-sell.

"No matter what team you work on here, you're constantly thinking about not just how you can be successful, but how you can make other people and the entire agency successful," Downes says.

Downes attributes the agency's team-building success to incentive compensation for cross-selling and to a company-wide sense of trust. "If people have complete confidence in the ability of others in the agency, they won't hesitate to bring them into an existing client relationship," he explains.

Over its 75 years in business, the Gibson Insurance Group has also established a reputation as a good corporate citizen. The agency is a Pace-Setter for United Way in counties where its Plymouth and South Bend offices are located. Gibson and its employees support dozens of different community organizations, and the Society for Human Resource Management recognized the agency as a Business of the Year in 2007.

A combination of risk management expertise, staffing strength, and community support will propel the agency toward its 100-year anniversary and beyond. "From a long-term, strategic standpoint, we believe we're positioned to handle whatever the market brings," says Downes. ●



Greg Downes, President and CEO