

**SPECIALTY LINES MARKETS: 2021 MARKET PREVIEW**

**LOOKING BACK: ROANOKE AGENCY FOUNDER DELIVERED POLICIES ON HORSEBACK**

**AGENCY PARTNERS: FRANCHISE MODEL PROVIDES CONTINUOUS SUPPORT**

**BROKEN GLASS: YOUNG PRO TRADES CAPITOL HILL FOR AGENCY ROLE**

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DECEMBER 2020



**AGENCY OF THE MONTH:**

**OHIO AGENCY'S TECH  
COMMITMENT PAYS OFF  
DURING PANDEMIC**

**ALSO: OUTSTANDING CSR SAYS IT'S ALL IN THE ATTITUDE**



*The Uhl Agency President and CEO Bill Uhl played four years of basketball at the University of Dayton; his father, William Uhl Sr., was the team's first seven-footer.*

# TECHNOLOGY COMMITMENT PAYS OFF DURING PANDEMIC

*Ohio agency pivots easily to working from home as COVID-19 hits*

By Dennis H. Pillsbury

**A**lthough The Uhl Agency, Dayton, Ohio, is only in its second generation of leadership, the founding family has a long history in the insurance industry, tracing its family's roots back to the Alsace-Lorraine region of France. "We met relatives over there," notes agency President and Chief Executive Officer Bill Uhl, "and a number of them have either retired or are still active in the insurance industry in France.

"Here in the states, my grandfather owned an agency," he adds. "My father, William Uhl Sr., started working there in 1956, and two years later he decided to open his own firm—The Uhl Agency."

Bill joined The Uhl Agency in May of 1990, just after graduating from the University of Dayton, where he played



*Team members meet to discuss the split schedule between working from home and in the office.*

basketball for four years. Bill's father was an All-American basketball player for the Flyers, as the team is called, and was the school's first seven-footer.

In 1996, Deborah Franz and Bill purchased the agency from William. "In December 2017, after serving as my partner for nearly a dozen years, Deborah retired from the agency," Bill explains. "A year later, Marc McNulty and Jon Kreusch became partners, in keeping with my desire to bring younger people into the agency's leadership to assure perpetuation.

"Don't get me wrong," Bill adds with a chuckle, "I've still got plenty of years left before retirement, but I really wanted people to see that we offered an opportunity for the next generation to invest in and help grow the agency.

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—Bill Uhl  
President and CEO



Photography by Arturo Paulino

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### Tech commitment

“Among the valuable attributes we inherited from my father was a commitment to technology,” Bill notes. “He was one of the first agents, if not the first, to use the old computer data storage systems that utilized the gigantic tape reels. We’ve continued that commitment today by always looking for technology that can make it easier to do business with us as well as streamline workflows for our team members.

“This really paid off when the pandemic hit,” he adds. “We were able to easily pivot to working from home without our clients experiencing a drop-off in service.”

Chief Operating Officer and Principal Marc McNulty, CIC, CRM, points out, “I wear many different hats, one of which is overseeing day-to-day automation. Our ability to operate successfully from home was facilitated by our investment in technology. One of our improvements was our moving to MangoApps, a cloud-based intranet system that allows our team to find

agency-specific and carrier-specific information quickly. It also lets team members collaborate on projects and chat with one another.

“Recently, many of our people have returned to the office using proper safety protocols, but a number have asked to continue to work from home, at least part of the time, so we invested in that effort by syncing up our computers with Microsoft One Drive, where everything is replicated onto new PCs we specifically purchased for their work-from-home use,” Marc adds. “Our people don’t have to be here to access files on their desktop or on our server.”

### Caring for its people

“I think this exemplifies one of the things that is special about our agency,” he continues. “We really do consider what is best for every one of our team members. When some of our people realized that they could work better from home, we found a way to let them do that.

“The word that comes to mind when I think about the agency is ‘family.’ Bill is cognizant of the fact that everyone here has a life outside the agency and respects their need to be with family when they have to be,” Marc says. “We’re flexible, and our people appreciate that. They don’t take advantage. In fact, from everything I



Left: Founded in 1953, agency client Cassano’s operates 33 local pizza restaurants and a dough manufacturing operation. Above: Marc McNulty (far left) and Jon Kreuzsch (far right) with Cassano’s third-generation owners Chip Cassano, CEO, and Chris Cassano, President.





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—Marc McNulty, CIC, CRM  
Chief Operating Officer

see, they work even harder, because they know we trust them to continue to deliver the same high level of service to our clients.



This really has created a team of people where everyone can count on fellow team members to cover for them when they need to be away or are busy with other client needs.

“The culture here is terrific, and that has resulted in equally terrific growth,” he explains. “One of the reasons I’ve stayed here for 19 years is that there are always opportunities, thanks to our strong growth. Every day is a little bit different, and that’s exciting.

“I love coming in to work and finding out what the next challenge is going to be,” Marc says. “About 10 years ago, the challenge was to find a niche where we could differentiate ourselves from our competition—not that being a generalist is a bad thing; it really helps when some industries suffer downturns, as occurred during COVID.

agency’s third partner, Executive Vice President Jon Kreusch, who joined the firm in 2010. He had been in the financial industry up to that point and was getting tired of the market swings.

### The niche

“I’d known Bill for decades,” Jon says, “and I was ready for a move, but I will admit that making the decision to go into insurance was a tough one. As it turned out, that was the hardest part. I haven’t looked back since I took the plunge.

“It has been a great ride so far, but we still have a lot more to accomplish,” he adds. “I’m working at a company where the average tenure is more than 12 years. That was unheard of in the investment advisor community. When I trained people there, they

“We continue to primarily be a generalist, with a specialty in financial institutions,” he explains. And that brings us to the

were replacements for someone who had left. Here, I train new people and am able to offer them opportunities to succeed at a growing family-owned business with three partners.

“Since I’ve been here, our agency has grown our P-C premium by 142%, almost all organically,” Jon explains. The agency did purchase a small book of personal lines business.

“My experience at the registered investment advisor where I worked was that there were very few insurance agencies calling on us,” Jon continues. “Most of the companies I knew had insurance from the agency down the street or ‘their brother-in-law’ or a best friend, but rarely did these people have expertise in the insurance needs of the registered investment advisors and broker/dealers.”

So, when Jon got on the phone and started making calls and spoke their language, many of these advisors were pleasantly surprised. “They were less pleasantly surprised after we discussed their current insurance portfolio with them, and I pointed out some glaring gaps in coverage,” he explains.

“At the same time as I was busy developing a client base, I also was meeting with insurance companies that specialized in the field, and we’ve been able to develop a broad platform that provides a suite of executive



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—Jon Kreusch  
Executive Vice President

lines coverages—professional liability, directors and officers liability, cyber liability, employment practices liability, crime, etc.—that responds to their needs,” Jon adds. “Nearly all of these coverages are available on admitted paper.

“Not surprisingly, cyber along with bonding have been key coverage needs, and we have access to many of the best markets for these coverages,” he explains. “E&O also is incredibly important. There’s just too much that can go wrong when people are handling other people’s money. For example, a broker/dealer meets with a client over dinner and during the conversation, he or she is asked to make a trade or to sell. An emergency with another client comes up at the office, and the trade or sale is forgotten.

“The amazing thing,” Jon concludes, “is that the price for coverages that protect portfolios in the billions of dollars is quite reasonable, as companies have gotten more familiar with the risks—especially cyber—and understand the risk management and mitigation procedures that can keep losses to a minimum.”

Today, The Uhl Agency has written more than 275 financial institutions through the eastern United States, ranging from startup firms to one that has more than \$25 billion in assets under management.

## Client and community relations

Bill brings us back to technology as a tool to improve client service and outreach. “We are committed to having the flexibility to conduct business in whatever way best suits the client, whether that be old-fashioned paper and snail mail or by secure email or a secure client portal,” he explains, “and we’re also committed to reaching out to clients on a regular basis, not just at renewal time.”

To achieve that, the agency hired an individual in June—during a COVID-19 spike—to serve as the firm’s creative marketing specialist. “Ellie Cronin is a recent University of Dayton marketing grad who is building out a communication strategy to help move the agency forward,” Bill explains. “She is focused on expanding our agency-wide client engagement, education, and marketing.

“Avenues she’s using to drive these efforts include an agency website blog that provides advice and information on a range of personal and business insurance topics, Facebook posts, email newsletters, and a new digital campaign,” he adds. “This campaign, called ‘Did You Know?’ highlights insurance coverages; risk reduction, safety and compliance advice; general interest topics, and team member introductions.”

Besides getting a solid education—and some good employees—Bill

brought from the Marianist University of Dayton the mission to learn, lead and serve. This plays out in a number of ways, at the school and in the community. “In addition to funding the Uhl Family Basketball Scholarship at UD, we donate thousands of dollars each year to various nonprofits, mostly in the Dayton area, but also some national organizations, such as Autism Speaks,” he explains.

“One of the ways we fund this is with our ‘jeans fund,’ where team members can wear jeans to work on Friday in exchange for a \$2 donation each week to do so. At the end of the year, we total the money, and the agency matches the amount collected,” he continues. “Then we donate it to charities chosen by our team members, on a pro rata basis. A number of us also are involved in leadership and other roles for various local nonprofits and charities.”

*Rough Notes* is proud to recognize The Uhl Agency as our Agency of the Month. Its commitment to perpetuation, technology, and community are important ingredients that we believe will continue to keep the independent agency system the most vibrant marketing system in the insurance industry. ■

## The author

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