

"Lest We Never Forget"

By

Dan Romain

In my line of work, I am given to moments that disquiet the soul. Honorable, persistent, and the most wonderful men and women who have struggled and succeeded, against the most callous of odds, eventually coming upon a crossroads; a moment of solace and decision, a choice to pass-on their firm's mission to others internally or simply sell the firm altogether.

When such times occur, as they seem to do with more frequency these days, I am reminded of a time when being an Agent took-on meaning, a calling of sorts. Recently, I was reminded of what it meant to be an agent.

This then, is my own private story, the telling of which brings me an equal measure of great joy and great sadness. I offer it to you, who like me, sometimes forgets what beauty and wonder is wrapped inside the arms of this business we call "Insurance". I offer it in all humility and compassion for what you do, in the hopes that you will see yourselves as I do; magnificent, complicated, and in spite of it all, wonderful.

When the measure of life's work is traded in a currency, not readily understood by those who seek to trade, each of us must let-go that which truly doesn't matter. It is then, that we lay to rest the comings and goings of stock value and the terms of our endearment; the terms of our true value. It is then, that we cherish and value the priceless gift of time that we have been given, and yes, most importantly of all, have given to others along the way.

As current events test your resolve and the writing of your own legacy, I ask that you take a moment to remember that you have made a difference in people's lives by making a payroll. You have given so much to those who gave to you and walked a good path. To all of you, this is my "Thank You" of sorts and I hope you see yourselves as I do. When it is all done, this is the only thing you will remember.

You mattered. Try to let go of the rest.

Thank You,

Dan Romain
Broker's Path



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What it Means to be Someone's Agent

By

Dan Romain

It was 1991.

I was 35.

Though I didn't know it at the time; I was a young man, a father of one with a son on the way; I had hardly noticed that I was aging by the pressures of producing new business, at a time when the soft market had hit a tortuous low. Times were grim for New Producers and the pressures to produce were relentless. I was one of two who had, thus-far, survived after dozens before us had not.

In the Pacific Northwest, Insurance Carriers hand-delivered "the pen". Most of you know little of that term these days. Schedule-Credits were things others would use when their Branch Managers hadn't learned of "A-Rated" techniques to gut the price, to "whatever it takes".

As I recall, I had written this particular account by "A-rating" the increased limits factors on a fleet of autos. Anything went. "Last Look" trumped the best and the worst of us all, struggling to keep anything at any cost. That day I won. The other guy lost. Little did I know that account would re-shape my life as an Agent and Broker.

A creative sort, who later became my dearest Underwriter and eventually my partner in another agency, came upon a technique to rate a home delivery business cheaper than good sense and good judgment deserved. It was a big account, even in those days, and I was more than flabbergasted when I took the call "it's yours," from the affable young President, who ran a large delivery service in the Puget Sound.

Over the next few years, which I measured in "renewals," a funny thing happened. I drew close to my client, in ways that can only be described as "close". We had become friends. Over the next few years; we hunted, fished, and at times came to each other's aide, as life ushered-in its new tests. Along the way, I had named my son after this dearest of friends, who I no longer saw as a client.

That's when it happened.

It was a typical, cool, rain-soaked October morning, in the Pacific Northwest. I remember it as though the 10-pound cell phone was ringing in my pickup today. It was my friend; my client.



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He was in pain. Something had happened. I heard him cry for the first time. Within moments, I would hear my wife cry as I called her with the news. I cried as well, in one of the few times I can remember doing so.

Over a brief phone call, I would learn of a terrible tragedy.

In my haste, I pulled into the visitor stall in front our agency's building. The look on my face must have signaled a "panic" to the receptionist, who usually chastised such things. "What's wrong?" still echoes in my memory of retelling this story, as I ran past the entry.

To my surprise, the President of my firm; a Lou Grant sort of personality, gruff and the ire of my hardship over the past few new-Producer years, sat silently in my cubicle awaiting his turn to understand. He spoke "all-is-forgiven words" I will never forget. "Romain," he said, "do whatever you can. Do whatever you need. Take as much time as you need and keep us informed."

Years of angst washed away. I saw him in a way I can't explain. He somehow knew. Somehow, I knew he was watching himself in a past he did not reveal. I would never forget how I saw him in that new way.

On a typical Thursday morning, one of my client's delivery vans was making a delivery to an apartment building on the outskirts of town. As the van began to back-out of the lot, the recently installed back-up alarms beeped loudly. The driver had 22 years of flawless experience with the company. The van, its mirrors and line of sight were all safely aligned to prevent accidents.

The driver told police that all he heard was a "thump".

The police would later determine that a young lad had lost control of his new birthday bicycle, which he had received the night before. The 7-year old boy side-swiped the delivery van's back wheels just before his bike went down. Though faultless, the driver never again drove. Later, he would suffer beyond what I can say. It was a horrible, horrible accident.

On the morning of the funeral, my dear friend and I stood in the background at the service. It was a cathartic time. Tears and then more tears rushed as I realized that I was much more than a friend that day. I was my friend's Agent, a thinly veiled line between him and the end of his life's work.

The Insurer did what they could, first to comfort the crew and then to protect my friend and his business. The carrier had honor. In the end, an umbrella-piercing event gave way to tendered underlying limits where, just four months prior, I had convinced my dear friend to stack an additional layer of Umbrella, mid-term. Reluctantly, he agreed. Thankfully the limits were almost, but not quite exhausted. To this day he reminds me, "If you hadn't..." To this day I thank God that I did.



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Never a word was said, as I struggled for many months afterwards with new business. My firm loved and supported me. As I engaged new prospects, my approach took on a more learned demeanor and my transformation seemed to translate into success. I had become an Agent; a Broker.

I enjoyed a love-hate relationship with the CEO, over several years at that firm. He would say mostly hate. He was probably right. But, all I can remember is that on the day my old CEO retired, he pulled me aside and told of a tale not dissimilar to mine. It completed my regret for all the harsh thoughts I held. I had come to realize what it meant to be an 'Agent'.

In the months that followed, the bereaved family pursued and eventually won legislation in the State House of Washington requiring back-up alarms on all residential delivery vehicles in the state (alarms my client had installed at my carrier's insistence prior to the accident). None of the legislators had known that my dear friend sat thru much of the testimony in silence and in hopes of its passage. Fewer still, knew that his best friend and Agent was there by his side.

Over time, I would successfully argue a Carrier's Reservations of Rights Letter, denying a multimillion dollar concrete claim. I would deliver a death benefit for an agent, who had long since retired, and I would go-on to fashion a career filled with triumph and set-backs, but I will never forget the day I truly became an Agent.

Time has a way.

Many of you now look back upon the setting of your legacy, the day you too became an Agent. And so it is to you that I offer this reminder. You have made a difference. You have a place in the order of things. You have a right to let go, to enjoy, and reflect upon the good things you have done.

Selling your firm to strangers or internally perpetuating the firm cannot define who you are or what you've done. It cannot measure the immeasurable times you've made a difference to a client, an employee, a partner, or a friend in this business.

You walk an honorable path... an Agent's path, a Broker's path.

Dan Romain
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