

## BUSINESS UNDER 10 YEARS

# The Lynchburg Insurance Group:

## Getting Personal & In-Depth with Clients

by *Camille Smith*

It is hard to believe that it is actually Lynchburg portrayed in the black and white pictures hanging on the walls of The Lynchburg Insurance Group in Wyndhurst. Classic cars line the streets in one snapshot of downtown and the landmarks are easily recognizable in others. It is a photographic tribute to early Lynchburg and for owner C.J. Hagerty, it is respect for an old school way of doing business in his hometown.

Hagerty graduated from Temple University with a degree in Risk Management and Insurance. While he did work in Philadelphia for The Graham Company for six years after graduating, coming home was always a part of his plan.

“I always had it in the back of my mind that I would come back to do business in Lynchburg on the agency side of insurance. I was born and raised in this area, so these are my roots,” he said.

A graduate of Jefferson Forest High School, Hagerty is a hometown boy who prefers to work closer to deeper relationships that come from a smaller community. It is that face-to-face, personal way of doing business that he values and believes is the heart of The Lynchburg Insurance Group.

“This is a contact business and in a big city like where I went to school, I simply didn’t have those existing relationships with family and friends. Lynchburg was more of a natural fit for me,” Hagerty said. “Back here is where I could come back and reconnect with all of those contacts as if I never left.”

When he finally came back to Lynchburg for good in 2007, he believed it was the perfect location and perfect timing for him to put his years of experience in insurance to good use. It was then that he began The Lynchburg Insurance Group.

“I learned a tremendous amount from my mentors in Philadelphia, so I wanted to start right away,” Hagerty said.

Beginning a new business from scratch came naturally to Hagerty. He knew he wanted to pursue the agency side of insurance as a business with independent insurance agents as opposed to the carrier side, though he had years of experience in both. The Lynchburg Insurance Group strives to step into the relationship side of insurance by turning a company/carrier insurance situation into an agent experience. Hagerty and his agents



Hagerty fills out paperwork for a client at his office in Wyndhurst.

prefer the “old school” way of doing business—face-to-face and going the extra mile.

They are a full-service property and causality independent agency, covering everything from a personalized standpoint. This includes insurance for auto, boat and yacht, condominium, flood, home and motorcycle. They also deal in the commercial side, business owner’s policies, property and liability, specialty liability, workers compensation and commercial vehicle insurance.

“Something that I think is unique about our business here and how we got started off, if you will, is that whether I was crazy or naïve, probably both, we started The Lynchburg Insurance Group with zero clients,” Hagerty said. “I didn’t purchase a book of businesses and we were not part of any perpetuation plan of another agency. We took a risk, worked the plan and have been very blessed with an outstanding client base.”

Another aspect that The Lynchburg Insurance Group prides themselves on is their dedication to educating the client. Roughly 65 percent of their client base is made up of businesses and corporations. Hagerty does not want to simply

be a vender to these businesses, providing a quote based on publically known facts. Instead, he wants his agents to come along side of each business and give them a broad perspective of their insurance options.

“We’re not a ‘one-size-fits-all’ shop. Most of our clients view us as their risk management partner and not just an insurance vender,” he said. “Prior to getting to business, we invest 20 to 40 man hours getting to know the client’s business, identifying exposures and uncovering areas of risk and preparing a detailed client proposal.”

Hagerty adds that the agents at The Lynchburg Insurance Group respect their clients enough to make sure that they have all of the information to make an educated decision. At a time when most individuals and companies are mostly concerned with the bottom line, Hagerty believes the need to educate is even more important.

“People need to weigh what they are willing to sacrifice and how much they want to have, quality-wise,” he said. “In many cases, uninformed decisions to switch carriers can put them in

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a position where they are saving short-term and paying more long-term.”

Taking time with every client to better understand their business has paid off for The Lynchburg Insurance Group’s agents. Prominent businesses and faithful clients are satisfied and singing their praises.

“In this economy we all are looking to cut the bottom line on expenses. The Lynchburg Insurance Group saved us 26 percent on our Worker’s Comp Premium and 34 percent on our General Liability. The personal attention and professionalism that CJ delivers to our firm is like no other,” C. Scott Elliot, President of CS Custom Structures, Inc., said.

“The Lynchburg Insurance Group has not only saved us money on our Work Comp, Property, Auto and Liability insurance, but they have also been a great resource in terms of providing safety manuals, OSHA documents and other safety training materials to our company. They are very thorough in their approach to business insurance. I would recommend their agency to any contractor looking for solid advice and competitive rates.” Dale Wilson, President of Wilson Septic Tank & Portable Toilet Services, Inc., said.

In a day and age when personal interaction is becoming less, and business isn’t always done face-to-face, The Lynchburg Insurance Group is a newer company that prides itself on doing things the old way—agent to client, in person and in-depth.

“I have always enjoyed the personal interaction that the agency relationship provides,” Hagerty said. “There is a direct access I have with my clients and that is really what I enjoy most about the job.” **LB**

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