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## AGENCY Success Story

# Like mother, like daughter

Successful personal lines agency learns that family matters

By NICOLE ZWARTZ, editorial intern

**P**riding itself on a strong mother-daughter partnership and providing balance between home and work accessibility for its employees, LMG Insurance Services Inc., Suwanee, Ga., has built its success by focusing on the compatibility of customer service and connection between its staff and client relations.

Starting in a 600-square-foot office with only two employees in May 2000, the agency is celebrating its tenth anniversary this year. Although there are only three employees—including founder and

owner Lisa Muir Garner and her daughter, Kimberly Garner Lloyd, agency vice president—the business has since tripled its revenue and size, with \$3 million to \$4 million in annual premium volume.

A key element of the agency's success lies in the strong professional and personal relationship between the two principals. "Over the years, we have learned how to work together in order to complement each other's strengths and weaknesses that provides a balance within our agency," Garner said.

Garner has more than 30 years of industry experience, starting as a secretary for a small family agency in 1977. She was fascinated by the customer-driven and service-oriented insurance business, and later joined an insurance company to enhance her industry knowledge. She returned to the agency side because of the customer contact she enjoyed.

"Throughout the years, as my career progressed, I was able to build a solid book of business based on my reputation, along with the support of two large brokerage firms, Aon [at Garner's employment called Rollins Burdick Hunter] and Willis," she said.

After 25 years working in various aspects of the insurance industry, Garner formed her own independent agency, LMG.

Fully focused on personal property-casualty insurance, LMG provides high-quality personal insurance products to individuals and their families; it also provides special one-on-one contact with each client, in which the information is never passed off to other staff members, and the boutique size of the agency allows the staff to know each client by name.

Additional services include annual coverage reviews, written proposals and renewal summaries, commitment to provide informational discussions on current risk management trends and assistance

## WHO WE ARE



Agency owner Lisa Muir Garner offers LMG employees an on-site nursery and flexible hours.

## LMG CARRIERS

- Chubb Insurance Group
- Fireman's Fund Insurance Co.
- Travelers
- Ace Private Risk Services
- Chartis
- Hagerty
- Progressive
- AXA Art

with claims. The agency is closely involved with clients when they have a claim and with its customers' financial advisors such as lawyers and accountants in determining coverage needs. LMG does not set a dollar minimum for client portfolios because the principals believe family matters, the agency will service the client, their children and others without stipulating an annual premium requirement. Evidence of LMG's success lies in the fact that client retention levels are around 90 percent.

"Our clients are extremely pleased with the time given to all of their questions and concerns, which provides them with a level of security and confidence," Garner said.

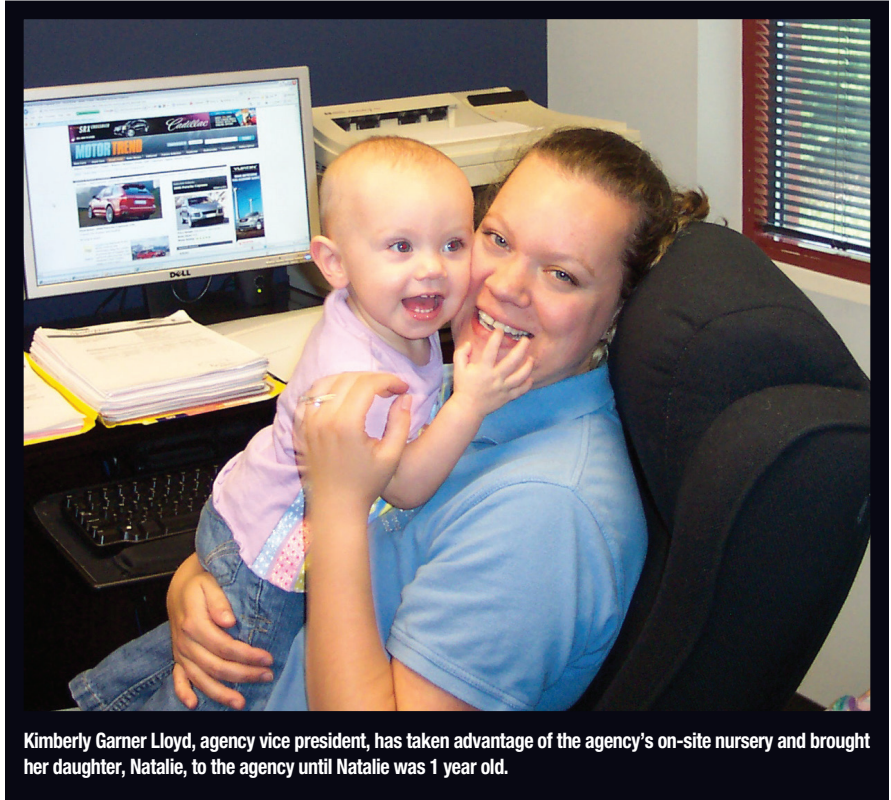
To stay competitive, LMG has aligned its agency with companies including Chubb Insurance, Fireman's Fund, Ace Private Risk, Travelers, Chartis and others. It is licensed to serve in more than 20 states, including Georgia, California and New York. The agency keeps its communications open with insurance company partners through agency advisory councils and regular visits, which help the agency stay on track with the latest product development and industry trends.

Technology is a large part of its success. The agency directly accesses its private server to maintain the electronic files for each client, which is part of a data base that is integrated with the phone system to provide more efficient and prompt response time. LMG's Web site and phone system offers a direct link connection for LMG's clients to admit their appropriate insurance company in case of a claim or emergency.

A large portion of the agency's budget is earmarked for technology upgrades, such as hardware and software. It also has increased involvement in marketing efforts around the local community. LMG operates on a conventional budget appropriate for the agency's needs.

Adapting to changes in the market can be frustrating to some agencies, but LMG, has adjusted its procedures to prepare its clients for anything the market can throw their way. It reviews client renewals as early as possible to give customers time to

## WHAT WE DO



Kimberly Garner Lloyd, agency vice president, has taken advantage of the agency's on-site nursery and brought her daughter, Natalie, to the agency until Natalie was 1 year old.

discuss any coverage recommendations or modifications. LMG also provides property estimators through its office software program and its insurance companies provide complimentary on-site replacement cost appraisals on all homes valued at \$1 million and above.

As a family-operated agency, LMG is focused on allowing employees the flexibility to do their jobs efficiently and comfortably. It has implemented employee benefits like insurance plans and retirement programs, and provides ongoing training and education opportunities throughout the year.

LMG offers an on-site nursery and flexible hours for its employees, which Lloyd has taken advantage of following the birth of her daughter Natalie in 2007. She even brought her 8-week-old daughter into the office for the first year of her life. In fact, Lloyd will be returning from her second maternity leave May 1 with her second daughter, Hailey.

"We have staggered hours starting at 8 a.m. until 6 p.m. We each have a BlackBerry for instant contact as well as virtual private networks from our home offices," Garner said. "In addition, we have direct notification from our office phone system for incoming voice mail messages."

LMG aspires to keep growing with a solid network of client and partner referrals. It plans to hire another staff member

in the near future to increase productivity, and will stay up to date with the latest technology. The agency will continue to be passed down through a trust to future generations to remain the LMG name.

What's Garner's advice to other independent insurance agencies? Trust your instincts, allocate the necessary time to listen and understand your client's needs and develop a core set of values. **A&B**



INSURANCE  
SERVICES INC.

**LMG Insurance Services, Inc.**  
5400 Laurel Springs Parkway  
Building 1300 Suite 1304  
Suwanee, Georgia 30024  
Phone: 678-679-5300

[www.LMGinsurance.com](http://www.LMGinsurance.com)