

Experience Shapes Illinois Agency's Service Focus

From its founding in 1975 as a one-producer, one-office agency, The David Agency enjoyed strong and steady growth in northern Illinois. By the late 1980s, its P&C business had expanded to the point where the agency split its staff between commercial and personal lines profit centers. The David Agency had also built a solid and profitable book of life and health business. And, it had opened a second branch office.

Then, in 1991, disaster struck when the agency's Oak Park headquarters building burned to the ground.

"Recovering from that experience became a seven-day-a-week, six-month project," recalls **David D. Meilahn**, President and CEO. Meilahn had founded The David Agency after starting his insurance career working in an agency owned by his brother, **Jeff**.

Although the fire was a major disruptive force, it also gave the agency a first-hand look at what happens during the insurance claim and rebuilding processes. "I was able to find out not only the critical need for adequate coverage, but also to experience the concerns and frustrations insureds can go through when they have losses," Meilahn recalls.

Dealing with those frustrations helped the agency staff empathize with customers not just in the claim process, but throughout the insurance transaction. "Our staff truly cares for people, whether they are dealing with customers or coworkers. As a result, we've built a great network where people rely on each other to get things done that are in the best interests of our clients and the agency," Meilahn explains.

"Additionally, our employees are extremely technically savvy," he adds. "We also have a broad mix of backgrounds and experience that allows us to bring a lot to the table for clients."

Diversification and Perseverance

Not only did The David Agency rebuild itself after the 1991 fire, but it emerged stronger than ever. With business booming, the firm consolidated its five neighborhood offices and relocated its headquarters to Elmhurst in 1997. Over the years and despite market fluctuations, the agency has grown steadily, a trend that continues even in today's challenging market and economy.

At the heart of the agency's long-term success is a combination of diversification and perseverance. "Our model really is one of not becoming so specialized in one area that we live or die with it. We do target classes of business in commercial lines, but we're still a generalist that can handle any type of risk," Meilahn says.

"Also, we're not afraid to stick with a program," he adds. "Going back a few years, it was fashionable for agencies to want to minimize personal lines because it was too labor-intensive. For us, personal lines has always been a rock-solid foundation to counterbalance swings in other lines of business."

Future Focus

Going forward, the agency plans to target both organic growth and agency acquisition to continue its expansion in Illinois.

"We're working on bringing additional agencies into the fold — trying to create a more 'corporate' environment that maximizes our entrepreneurial culture," Meilahn says. "At the same time, we can never stop trying to bring in more clients and increasing our revenue per client."

Whether through new sales or acquisitions, a personal touch grounded in first-hand experience will help The David Agency build on its well-earned reputation of outstanding customer care. "Succeeding in this business is no secret," Meilahn says. "You have to give your customers spectacular service." ●

