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Security in the Workplace

BILL TUTTON FOSTERS EMPLOYEE EDUCATION AND COMPANY SUCCESS

by Sheena Harrison

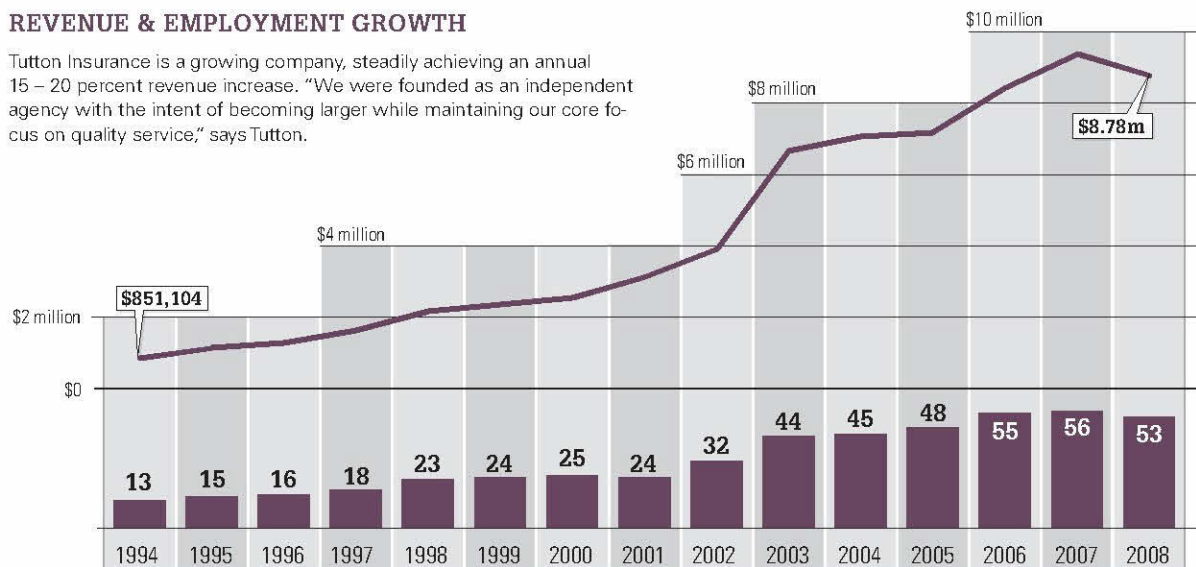
For Bill Tutton, selling insurance is about more than providing coverage that can protect customers from life's emergencies. As the owner and president of Tutton Insurance Services, Inc., Tutton believes insurance is about building rapport with customers and companies who trust the safety of their assets to his firm. "It's a business that revolves around trust. You have to trust that your agent is knowledgeable and is not selling you too much insurance or too little," says Tutton, whose agency sells general liability, commercial property, fleet auto, and

workers' compensation insurance, as well as group health benefits and 401(k) plans.

Building trust with customers has been key to Tutton's career, even before he entered the insurance industry in 1982. Tutton, who flies planes in his spare time, previously worked as an aviation instructor. In fact, it was one of Tutton's flight students—Bob Whalen of R.T. Whalen Insurance Co. in South Carolina—who gave Tutton his start in the insurance industry by offering him a job.

REVENUE & EMPLOYMENT GROWTH

Tutton Insurance is a growing company, steadily achieving an annual 15 – 20 percent revenue increase. "We were founded as an independent agency with the intent of becoming larger while maintaining our core focus on quality service," says Tutton.



SKILLED STAFF

Tutton Insurance provides exceptional service through an organized, highly skilled staff that identifies the individual needs of each client. Agents are always available to help a client assess their insurance needs, explain the coverage proposal, and even summarize policy endorsements sent by the carrier. Tutton Insurance has grown from a two-person shop in 1988, to more than 50 employees today. The commitment to customer service that Bill Tutton had when he opened that small insurance agency remains today, helping Tutton Insurance maintain a small-company culture inside a thriving organization. "We bend over backwards for our clients," says Tutton.



For Tutton, insurance provided him with stable income and a chance to use his people skills—something that allowed Tutton to grow in the ranks of R.T. Whalen. He worked his way up to managing partner of the firm before leaving to found Tutton Insurance in 1988.

Starting his own firm has allowed Tutton to build a company that has 53 employees and has been on a steady annual growth track of about 10 percent since it opened. Tutton attributes that growth, in part, to employees who hold his same philosophy of building trust, who take pride in their work, and who are adept at bringing in new business. "We want them to fit into the culture," Tutton says of his staff. "It's more than just the revenue."

Tutton Insurance, however, has not been immune to the nation's recession. Tutton expects 2009 revenues to be flat compared with the previous year, and that's a good thing since recent reforms to California's workers'-compensation laws have caused a dramatic decline in insurance rates, and economic pressures have lowered clients' sales and payroll.

One of the key strategies of Tutton Insurance has been focusing on new business development in order to help the company weather difficult economic times and thrive during expansions. In spite of the current recession, Tutton has been able to increase new business by 15 percent and keep sales relatively steady. "We have a pretty aggressive sales culture at Tutton, so every year we've been able to write a significant level of new business," Tutton says.

Tutton is hopeful his company's top line will begin to grow again since he sees workers'-compensation rates starting to bottom out in California. The national insurance market also appears to be stabilizing. MarketScout, a Dallas-based insurance-industry research firm, reported that insurance rates were declining at a rate of four percent in September 2009, compared with 10 percent the year before.

As the insurance industry works to turn itself around, Tutton believes his company is in a position to grow in 2010 through hiring new employees who can bring a strong book of business to Tutton Insurance. "We're really looking for people who have the ability to produce," he says. [P]

A message from Golden Eagle

Golden Eagle's successful 19-year relationship with Tutton Insurance Services, Inc. is a testament to the dedication of Bill Tutton to integrity and customer service. Since he founded his agency in 1988, he has been a strong contributor to industry and community programs. We would like to congratulate Mr. Tutton for building one of the fastest-growing insurance agencies in the region.

STRATEGY
TO
SHARE

FINANCIAL MOTIVATION

Employees are encouraged to generate business through Tutton's "Googal" incentive program, which gives employees quarterly cash bonuses for bringing in new customers. The program is extended to all Tutton Insurance employees—even those who don't work in sales. "Instead of our support people looking at a new account as more work, they look at it as a positive thing," Tutton says.