



Current Breckenridge owner Rob Fleming (l) and former owner Roy Shankel stand by an Auto-Owners clock from the 1930s.

100 YEARS TOGETHER

Breckenridge Agency Wrote First Policy with Company in 1916



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At Auto-Owners, we like to say, “It’s all about relationships.” Proof of that rests in the relationship between our company and the Breckenridge Insurance Agency of Michigan, a partnership that dates to 1916.

Auto-Owners Insurance was formed July 1, 1916, in Mount Pleasant, Michigan. A little more than two months later, on Sept. 9, 1916, the J.P. Wierman Agency – forerunner to the current Breckenridge Agency – wrote its first policy with Auto-Owners.

That makes the Breckenridge Agency our company’s longest-tenured agency.

“We always thought that was important,” said Rob Fleming, who has been with the agency since 1989 and recently purchased

it from Roy Shankel. Being Auto-Owners oldest agency “means a lot to us,” he added.

Long-term relationships have always been important to Auto-Owners, too. In his annual report to agents at the 1940 agents’ convention, President Vern Moulton wrote this about the 16 agencies that had represented the company since being appointed in either 1916 or 1917:

“The greatest satisfaction I have ... is realized when pondering and attempting to measure the spiritual values indicated in such an extended business relationship.”

Current Auto-Owners Chairman & CEO Jeff Harrold said that feeling hasn’t changed over the years.

“They have been every bit as much of a partner to us as we to them,” Jeff said of

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Breckenridge Insurance Agency of Michigan founder J.P. Wierman (seated l) goes over a bond policy in 1950 with Bernard Gaul (seated r) of Auto-Owners. Standing from left is Auto-Owners Insurance founder Vern Moulton; Carleton Crockett, co-owner with J.P. Wierman of Wierman-Crockett Agency; and Bill Searl, then company secretary. J.P. Wierman, who owned the agency for almost 50 years, was 98 when he died in 1961.

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the Breckenridge Agency. “We treasure that relationship as well.”

How it began

Before they became business partners, J.P. Wierman, who opened his agency in 1902, and Auto-Owners founder Vern Moulton were friends. They had met each other at various conferences and church functions (both were Sunday school teachers with the Methodist Church).

Soon after Auto-Owners was up and running, Vern Moulton asked J.P. Wierman if the agency would sell his auto policies. J.P. Wierman agreed, and the agency has sold Auto-Owners products ever since.

“It was the connection thing,” said Roy Shankel, who has been with Breckenridge Agency since 1987 and owned it for 22 years. “We’re friends first, then we become partners.”

It’s a partnership that has thrived for nearly 100 years. Roy said it’s because Auto-Owners has remained consistent over the years while many of Breckenridge’s other companies have changed their focus.

“Auto-Owners philosophy has stayed pretty steady,” he said. “When you go to an Auto-Owners meeting, there’s no question you’re a friend and a partner.

“I think it goes back to Auto-Owners grows their own (promotes from within). A lot of other (insurance) companies head-hunt (for management).” With Auto-Owners, Roy said: “You know what they’re thinking and you know what to expect.”

‘One of the family’

Both Roy and Rob Fleming said one thing that separates Auto-Owners from most of Breckenridge’s other carriers is the way they’re treated.

When he attends Auto-Owners outings, Roy said various members of Auto-Owners staff are not only there as well, but “they like to visit with you. I think it’s (a way of) being included in the Auto-Owners family.”

Added Rob: “The feeling is the same from Jeff (Chairman & CEO Jeff Harrold) all the way down.”

Breckenridge is far from being one of our largest agencies in premium, but Roy said

they are treated like a much larger agency. “They encourage you to be the best you can be,” he said.

Sue Belles, Breckenridge’s financial manager, cited the comprehensive amount of information about insureds that’s available on our website to not just agents, but the agency’s CSRs. That shows Auto-Owners wants all agency members to feel like a partner, she said.

“I think our CSRs feel a part of it,” she said. “We’re one of the family.”

Rob said he’s been to meetings with other carriers and rarely gets time to meet with the senior management team. With Auto-Owners that’s not the case, and Roy noted that it’s not an act with our senior management.

“It’s hard to explain, but you can feel it,” he said.

Focusing on the future

Breckenridge, which has around 1,300 residents, is about an hour north of Lansing in mostly rural Gratiot County. As a result, much of the agency’s business is farm and crop insurance.



Breckenridge Insurance Agency of Michigan staff (l to r): Sue Belles; Kris Sterling, CSR; Jayne Droste and Kelly Packard, agents; Katie Giles, bookkeeper; Jed Eisenberger, agent; Raychelle Story, CSR; Kelsie Kuflewski, agent; and Val Crowell, CSR.

“We do a lot with agriculture,” Rob said. “We really enjoy that and like it.”

Rob is the agency’s seventh owner in 113 years. Roy said he expects it to be a smooth transition, in part because many of Breckenridge’s employees have been with the agency for several years.

“I think he’s got good vision,” Sue Belles said about Rob before adding: “We have people who are insurance thinkers.”

One of the agency’s beliefs is that its producers should own the products it sells, such as umbrella policies. That helps with cross-selling, which the agency has practiced for years by combining property/casualty policies with life products.

“If you don’t own it, how can you sell it?” Rob asked.

When asked if their agency is positioned to endure another 100 years, Rob didn’t hesitate to answer.

“I believe it. We try to keep ahead of what we think the industry is doing,” he said. “You have to (evolve). I think we should be here another 100-years plus.”

We expect our relationship with the Breckenridge Insurance Agency to last another 100-plus years as well. J.P. Wierman and Vern Moulton wouldn’t have had it any other way.