



Your Single Source for **PROPERTY & CASUALTY
RISK MANAGEMENT**



HIGGINBOTHAM
& ASSOCIATES

The Higginbotham **DIFFERENCE**

PROPERTY & CASUALTY

Any insurance agency can provide coverage. What we provide are long-term partnerships with subject-matter experts whose practice is grounded in risk management principles.

At Higginbotham & Associates, we pair our varied property and casualty products with risk management consultative and automated services to prevent loss, not just cover it. The result is an integrated program designed to reduce your total cost of risk, grow your business and safeguard your financial future.

We have an assembly of insurance professionals with diverse backgrounds and industry specialization. You are served by a team of risk experts with concentrated experience in your field. Our insight to the underwriting practices for your industry guarantees the coverage we place complements the complexities of your business operations.

No matter the industry, the annual service timeline we develop is your assurance that we will fulfill our service commitments throughout the term of the policy. This methodical approach to account management ensures your continued satisfaction with the partnership.

Consistent account management extends to Higginbotham's personal insurance practice. We cement the protection of your assets by coordinating your personal insurance with your commercial coverage into one cohesive portfolio.

We invite you to experience for yourself how innovations like these help make **The Higginbotham DIFFERENCE.**

The Higginbotham DIFFERENCE

FOUNDED IN 1948

Higginbotham & Associates has a long tradition of exemplary customer service: a practice reflected in our single source approach to the client relationship.

To accommodate the spectrum of your service requirements, we have developed in-house capabilities for [commercial and personal insurance](#), [risk management](#), [employee benefits](#), [executive compensation](#), [life insurance and retirement planning](#). And we continually expand our services to meet the evolving needs of our clientele.

Clients from across the nation have entrusted their financial futures to our single source solution, ranking Higginbotham among the largest insurance agencies in the United States. Underwriters welcome the opportunity to partner with Higginbotham, and we have preferred status with many reputable insurance carriers. The breadth of our market representation ensures clients of every scope and size have access to competitive coverage options.

With more than 200 professionals in multiple office locations, you can expect the abundant resources of a premier company with the personalized services of a local firm.

After returning from military service in World War II, Paul C. Higginbotham opens a small personal insurance agency in his Riverside neighborhood of Fort Worth, Texas.

1948

Nephew Bill Stroud takes over management of the agency.

1962

The agency relocates to an office suite in the Riverside State Bank Building.

1968

After three years at the agency, broker Rusty Reid assumes leadership, becoming president and CEO.

The Employee Benefits Department is created when brokers Jim Hubbard and Michael Parks join the agency.

1989

The Life Insurance Department is established.

1997

The acquisition of Denton Insurance Center gives the agency its second office.

The agency's Web site is launched.

1998

The Higginbotham **DIFFERENCE**

The foundation of Higginbotham's single source strategy is our people, all of whom have concentrated experience in their practice areas within the agency. From business liability to group benefits to personal coverage, **the administration of your insurance program is a synchronized endeavor by experts in their respective disciplines.**

The support team dedicated to your account is comprised of insurance and customer service professionals who have frequently collaborated on account services for several consecutive years. This teamwork has served clients well, giving them a trusted sounding board through which we have gained thorough knowledge of our client population's service needs in order to produce the best in customer satisfaction.

Higginbotham enjoys client and employee retention rates higher than the industry and state averages. Whether client or employee — people come to Higginbotham because they seek an environment in which professionalism, teamwork and ingenuity flourish.

Customized solutions. A single source approach. And total commitment to customer satisfaction. These make **The Higginbotham DIFFERENCE.**

The Retirement Plan Services Department is created.

A third office is opened in Dallas.

The agency's annual revenue surpasses \$10 million for the first time since its founding.

1999

The agency's Fort Worth headquarters moves to its current downtown location at 500 West 13th Street.

The agency acquires Bergman, Grogan & Rothrock Insurance Agency in Weatherford, Texas.

2001

The agency is *National Underwriter's* inaugural "Commercial Agency of the Year."

The agency's revenue in excess of \$16 million lands it on *Business Insurance's* annual ranking of "100 Largest Brokers of U.S. Business."

2002

The agency acquires B. Barfield Group in McKinney, Texas.

The agency opens its sixth office in Austin.

Rusty Reid is honored as one of the "25 Most Innovative Agents In America" by *Rough Notes* and The National Alliance for Insurance Education & Research.

2004

Texas Monthly ranks the agency 10th among the "Best Companies to Work for in Texas."

The agency's number of employees surpasses 200.

2006

The agency initiates an aggressive statewide growth strategy to cement its reputation as "Best in Texas."

2007

The Higginbotham **DIFFERENCE**

Service Timelines.

With each new and renewal policy, we develop a custom timeline to systematically track pivotal account activities. It is your assurance that we will fulfill our service commitments to you throughout the term of the policy.

Market Resources.

The hundreds of relationships we have with financially strong (rated A- and better by A.M. Best Co.) national and regional insurance carriers help guarantee that you have competitive plan options.

Team Accountability.

You are assigned a fully-staffed support team with brokers, marketers and service representatives experienced in their respective practice area. Our team approach to account management guarantees continuity and quality of service.

Automated Certificate Management.

CertCon Services is our in-house certificate and contract management group. We electronically process the certificates of insurance for energy, property management and construction businesses to ensure your vendors, tenants and subcontractors are adequately insured.

Zywave Risk Management System.

Zywave provides you with online insurance administration and loss prevention tools. Your personal Web site gives you access to compliance data, lets you share documents with Higginbotham and perform loss control functions. You also have resources for loss reporting, claims monitoring, trend analysis and HR communications.

Bond Capabilities.

We have a unit wholly dedicated to providing a broad range of bonding services on the federal, state and local levels, including contract, fidelity, financial institutions, license and permit and surety bonds.

Risk Management.

Our Risk Management Department combines varied exposure identification, loss prevention and claims processing capabilities for a comprehensive risk solution.

Safety Programs. Our loss control consultants conduct safety training on business operations and personnel performance to reduce the frequency and severity of your claims. The programs we implement address the safety concerns unique to your business environment.

Contract Analysis. We examine the liability your organization assumes in its business contracts and agreements, then advise on the options you have to avoid, lessen and transfer those risks with changes to your insurance coverage.

Claims Advocacy. We perform ongoing claims analysis to identify loss trends and to develop best practice models that reduce the occurrence of claims. And when you do experience a loss, our licensed adjusters negotiate with carriers on your behalf.

Catastrophe Support. Our risk specialists are available 24 hours a day, seven days a week by a toll-free phone line to get a jump start on processing your claims, helping ensure your business and personal operations are resumed as quickly as possible.

Personal VIP Program.

For executives with commercial accounts at Higginbotham, we align your personal and business insurance to eliminate potential coverage gaps. The service includes a detailed analysis of your personal exposures and a portfolio of your personal insurance plans.