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By Kathy Hunt

There's an old saying often attributed to Founding Father Benjamin Franklin — "In this world, nothing can be said to be certain, except death and taxes." To that short list, we might also add "insurance," for, in the United States, most people have at least one type of insurance policy. Think about it. In 49 of the 50 states — the exception being New Hampshire — if you own a motor vehicle, you must insure it or else face steep financial penalties. Although states don't require home buyers to have homeowners insurance, the financial institution that holds the mortgage usually does. While life insurance is a personal choice instead of a legal or financial requirement, according to the Life Insurance Marketing and Research Association (LIMRA), 52 percent of Americans acquire this insurance. Own a business? Chances are you pay for multiple policies, such as liability, Workers' Compensation, and property insurance.

Deciding on what insurance provider and level of coverage to choose can feel overwhelming. That's where **JAB Insurance Brokers**, at 685 South Hanover Street in Pottstown, can help. In business since 2011, **John Bigham** and his team of licensed agents possess the knowledge and experience needed to find the right insurance coverage for you. JAB is an independent insurance agency contracting with roughly 20 insurance carriers as well as with wholesalers that provide access to 50 more insurance companies for "outside of the box risks," Bigham said. He is the majority owner and president of JAB.

"The big benefits of an independent insurance agent are choice and options," Bigham explains. "If you go to a captive agent who can only offer one carrier and your rate goes up, there's really nothing they can do except lower your coverage. That is something you shouldn't do. Due to market conditions and some clients' situations, we sometimes need to requote or remarket 30 or more clients in a month, shopping around to make sure they have the best option available from a coverage and cost standpoint," he said. "We treat our clients like family, and, due to the high level of customer service that we provide, most of our business comes through referrals."



**SUSAN BIGHAM, VP &
JOHN BIGHAM, PRESIDENT**

PHOTOS BY NIHART PHOTOGRAPHY



**John Bigham, President with
Craig Moser, Account Executive and Kristi Calvert, Account Manager**

Local expertise in commercial and personal insurance needs

JAB Insurance Brokers supports both personal and business insurance clients. From a premium volume perspective, which is the amount of premium that people pay, 45 percent of their clients are businesses. JAB's business clients may have commercial property, commercial auto, Workers' Compensation, commercial general liability, and professional liability insurance policies, and bonds. The remaining 55 percent of JAB's clientele have personal insurance with policies for auto, home, rental dwelling, classic car, boat, motorcycle, RV or umbrella. Umbrella insurance is a liability insurance that provides added protection for your assets and covers over and above the limits of your underlying auto & home policies. JAB does not offer health insurance and provides basic life insurance upon request.

Consumers interested in acquiring insurance can communicate with a JAB agent by phone, email, text, or in person meeting. We will discuss their needs and

determine what coverage works best for them. JAB agents' goals are to educate customers and present insurance options in an easily understandable way. Ultimately, clients will learn what their premium will be, and what it will cover, so that they will feel confident that the best possible insurance plan has been put in place for them.

"We strive to explain and review what the coverages mean to you on a daily basis," Bigham said. "We put it in layman's terms and use real-life scenarios of what happens and what we see happen, so that we can show you the type of coverage and protection that you should have. Commercial and personal customers need to know what they're paying a premium for."

He said that his commercial insurance team excels at Workers' Compensation and will walk clients through and help them complete their annual Workers' Compensation audits. This is a service that most insurance agents don't offer. "We are to some extent, a Workers' Comp insurance specialist and provide unmatched customer care from our licensed, knowledgeable staff," Bigham said.

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What various types of insurance cover

You may know the different names for personal and commercial insurance — homeowner, auto, workers' compensation, general liability — but you might not be aware of what kind of protection each one provides. JAB Insurance Brokers' website offers handy explanations of the most common types of insurance. They include:

Auto insurance — This features bodily injury liability, protection in an "at fault" accident where there are injuries in the other car or cars involved; damage liability, the amount your insurance pays to repair or replace the property of others that you damaged in an "at fault" accident; comprehensive, which covers damage to your car from vandalism, broken glass, fire, theft, falling objects, or hitting an animal but does not cover collisions with another vehicle; collision, which pays to repair your car after a vehicular collision; first party benefits, which covers medical payments, accidental death, loss of income and funeral expenses; uninsured/underinsured motorists (UM/UIM) coverage for accidents in which an insured driver is injured by a UM/UIM driver; and tort option for suing another driver for pain and suffering.

Homeowners insurance — The five main types of homeowners insurance consist of dwelling; other structures, which are set apart from the dwelling by open space or connected only by a fence, utility line, or the like; personal property; loss of use, which is when the residence becomes unfit to live in due to a covered loss to your property; personal liability, which covers property damage or bodily injury resulting from the "covered occurrence;" and medical payments to others. Depending upon the insurance policy, these categories may differ.

Commercial insurance — It includes such areas as workers' compensation, used when an employee is injured on the job; commercial property, which protects buildings, other structures, and their contents; commercial auto; commercial general liability, which safeguards your business assets in lawsuits regarding bodily injury and property damage to a third party arising from your business; professional liability, which protects professionals such as lawyers, accountants, and engineers against error or omission in their professional service; and bonds, which are performance guarantees.

Small business insurance — Created to protect small, locally-owned businesses, it generally covers property, which is the physical location as well as the contents inside; liability, which offers protection from legal claims and lawsuits resulting from accidents or injuries at the business site; business interruption, which helps cover the cost of lost income and expenses if a business is unable to operate due to a covered event, such as a natural disaster or power outage; vehicle insurance; and workers' compensation.



Account Managers – Allie Hess, Samantha Kane and Chris Derr

“Our focus is on educating the client in ways that it is very easy for them to understand their coverage.”

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JAB Insurance Brokers’ straightforward and personalized approach has drawn in numerous clients, enabling the agency to double in size over the past five years. Bigham surmised that JAB is one of the fastest growing insurance agencies in Eastern Pennsylvania. He credited general manager and account executive **Craig Moser**, account managers **Allie Hess**, **Chris Derr**, **Kristi Calvert**, and **Samantha Kane**, and JAB vice-president **Susan Bigham** with helping them grow and retain business. Similar to other fields, retention impacts an insurance agency’s growth and success. Focusing on both retention and attracting new clients is a consistent goal.

Commitment and community ties run deep at JAB. Craig Moser has been with JAB for eight years. Susan Bigham, a retired teacher and John’s mother, has been with JAB since day one and is the minority owner. All of the staff hail from the Pottstown area, from towns such as Gilbertsville, Schwenksville, Stowe, Spring City, and, of course, Pottstown. John Bigham grew up a few miles from JAB’s current office and graduated from Owen J. Roberts High School. He is an alumnus of St. Joseph’s University and holds a bachelor’s degree in MIS (management information systems). To further his insurance education, he has earned his CIC, Certified Insurance Counselor Designation from the National Alliance for Insurance Education and Research.

Helping clients stay on top of changing times

It’s a rare industry that doesn’t experience change. In recent years, the insurance industry has witnessed shifts in the cost to rebuild or repair homes. Inflation, supply chain disruptions, labor shortages, and natural disasters have all increased home construction costs and, subsequently, homeowners insurance rates.

“The cost to rebuild a home has gone up extraordinarily. Since the pandemic, we’ve had increased construction costs, labor



costs, and shortages of inventory, all of which boost the cost of rebuilding and of home insurance,” Bigham said. “Natural disasters have impacted housing repairs, too. It now costs 20 to 30 percent more to fix houses that have been damaged in storms. The more storms we have, the more repairs are needed. If it’s bad enough, a storm in Texas will impact the home insurance rates across the country.”

Homeowners’ roofs and how insurance companies cover them has likewise changed significantly with the times. According to Bigham, today, there are certain insurance carriers that will not

accept a new client if their roof is over 15 years old and shows signs of wear. If the roof is over 20 years old, the homeowner may struggle to find another homeowner’s policy and, ultimately, pay exorbitantly high rates for it. With an older roof, we recommend keeping your current insurance plan moving forward until the carriers relax the guidelines or you replace your roof.

To monitor the state of homeowners’ roofs, insurance companies may fly drones and small planes over targeted properties, taking aerial images to document the condition of each roof.



“Real insurance, for real people.”

Many states allow insurance companies to perform this type of covert surveillance and to make coverage decisions based upon what they observe.

“This is yet another reason why it’s good to have an independent agent,” Bigham said.

He noted that JAB agents proactively shop for clients when prices increase at renewal time. They also perform proactive renewal reviews for all commercial clients. Along with mandatory training to maintain their licenses, the agents take continuing education classes to remain on top of insurance changes and trends.

Hard work and resilience pay off

When Bigham started JAB over 13 years ago, it was just he and his mother, Susan, who worked part-time, in a one room storefront at the Nagle Center on Moser Rd in Pottstown. “Most insurance agencies have either been handed down through the family or started by purchasing another existing agency,” Bigham said. “In 2011, we started from scratch with one policy. So, our drive, responsiveness, and work ethic are a little different than other agencies in that we’ve always been trying to climb the mountain. We’re determined and even more motivated to serve our customers well,” he said.



Two years after starting JAB, Bigham purchased the building at 685 South Hanover Street and moved his office from Pottstown to North Coventry. During that time, he would hire his first employee. Then, the business began to grow.

“It’s hard to get started in insurance,” he said. “It’s a great model, but, when you start an insurance agency, to grow it, your revenue is very small to start. You write insurance policies piece by piece, especially for auto and home. It’s a grind until you reach a certain size.”

Bigham had been aware of the hurdles

that a local, small, independent business owner would face. After college and prior to starting JAB, he had worked for a large Philadelphia accounting firm before moving to a small Nationwide agency in Phoenixville. There, he did everything from answering phones and taking payments to processing insurance. During that time, he developed a passion for commercial business insurance and passed his licensing exam. Because the agency had few business clients, he eventually moved on to another local independent insurance agency where he learned a great deal about the business.

Before opening JAB, he became an agent who specialized in Workers’ Compensation for a large national broker. As he drove around Pennsylvania, selling workers’ compensation insurance to sundry businesses, he had a pivotal conversation with his dad and began to wonder if he could do this work independently. In other words, could he start his own insurance agency?

“It was brutal at the beginning,” Bigham said. “We started in March 2011. My son was born in October 2011, my daughter was two, and I went from making a good living to making basically nothing. If I went back in time, I probably wouldn’t do it again. Now, though, I’m glad I did. I wouldn’t ever do anything else.”

To find out more about or schedule an appointment with JAB Insurance Brokers, please visit www.jabins.com. You can also call 484.366.1281 or email info@jabins.com. JAB is open Monday through Friday from 8:30 AM to 5:30 PM and during the evening and weekend by appointment.

JAB
Insurance Brokers