

A Strategic Synergy

Great customer service and a positive work culture are rare realities among businesses today. Even less common are two highly respected insurance agencies that value great customer service and culture joining forces to help their clients better manage and mitigate their total cost of risk. Rare, yes, but it's exactly what RiskSOURCE Clark-Theders (from a Property & Casualty side) and Business Benefits (from a Group Benefits side) have accomplished.

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Photography by Wes Battoclette

Together, RiskSOURCE and Business Benefits will help organizations elevate their overall risk profile to make them safer and more productive and to educate them on the options (both insurance and non-insurance) available to protect their businesses. This combined effort will help RiskSOURCE and Business Benefits develop custom solutions that address their clients' specific risk issues, opportunities and organizational strengths, which ultimately, can create more favorable pricing and improve their clients' position in the marketplace.

This joint venture is about more than insurance and benefits. It's about creating the best working environment for their clients' employees. "We measure our success by our customer success," says Jim Beatrice, president of Business Benefits. "If they are doing well, we are doing well."

Jonathan Theders, chief executive officer of RiskSOURCE Clark-Theders, agrees. "My father (Rick), the founder of RiskSOURCE Clark-Theders, told us, 'Always do what is right for the customer and the customer will always take care of you.' This is our philosophy for all this."

Each company brings a history of technical expertise as respected risk consultants within their particular fields. RiskSOURCE Clark-Theders has provided property casualty insurance for more than 60 years. As the company began to see the needs of businesses change, it became crucial to identify and satisfy those needs. "We were very interested in their Beyond Insurance-process that RiskSOURCE Clark-Theders created to identify risk for their clients," says Geralyn Isler, vice president of finance and compliance at Business Benefits.

In its 30 years, Business Benefits has created a dynamic model that addresses the employee benefit needs of large and small businesses. Theders says that Business Benefits is "one of the few benefits brokers that have been able to

bring a consultative approach to every segment of business - from 2 employees to 2,000."

Mutual respect played a huge part in this joint venture. Amanda Shults, RiskSOURCE Clark-Theders president, says, "Part of our mission statement is to go beyond insurance for clients, co-workers and community. The important part is being seen as a trusted advisor, not just someone who just sells a product. Business Benefits has this approach for their customers as well. They go beyond the policies and deductible options, beyond the technical parts to give the right education and to understand their clients. That was something that was really attractive to us."

In addition to each company's example of great customer service, "Culture played a huge part in this decision," says Theders. "If you don't have that, you don't have harmony moving forward. It's not just a business decision, it has to be a synergized group.

You can find other companies that do just as good of a technical job as we do or Business Benefits does, but what we have found is that not so many people do it with care attached to it. It's much more than the transaction or how to create a good insurance product."

"We are two cultures coming together," says Shults, "that truly care for our clients' well-being, success and safety. That's unique."

That's synergy.

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Pictured left to right: Jonathan Theders, CEO of RiskSOURCE; GERALYN ISLER, Vice President of Compliance & Legislation/ Benefit Advisor of Business Benefits; NOAH GOODWIN, Commercial Risk Manager of RiskSOURCE; AMANDA SHULTS, President of RiskSOURCE; CHRIS SPICKER, Benefits Advisor of Business Benefits; GARY BEATRICE, Vice President of Sales/ Benefit Advisor of Business Benefits; and JIM BEATRICE, President of Business Benefits.