

Agency profile



By **Don Richardson, AIC, AU, AINS**, marketing representative, West Central Iowa territory

CULLEN & ASSOCIATES

Relationships Grown and Sown in Iowa

Cullen & Associates in Atlantic, Iowa, had its origins in 1985 when Tammy Cullen started selling life and health insurance. She joined a local property and casualty agency to head up their life and health department until going out on her own in 1991.

Tammy always wanted to be an agency owner, so she formed Cullen & Associates in 1991. She rented a small space in Atlantic's downtown area and continued selling life and health only.

Slowly the agency grew and Tammy could see the need to provide more services. She obtained her property and casualty license to cross-sell to her existing customers and help with new account sales. Tammy quickly found she liked selling property and casualty insurance, as she could now provide her customers with a full line of products.

The agency has been a family affair from the beginning. Tammy's husband, Mike, farmed in the agency's early years but was always available to assist with expertise in the farm market, as well as other lines of insurance. Living in a farming community, Mike's understanding of farmers along with the exposures they face was a great asset to their agency and farm customers.

Tammy and Mike decided to expand their office space, so they renovated a downtown Atlantic building and moved to their current location in 2010. This provided them more visibility in the community.

With their son Chris joining the agency in 2009, they felt a second location would best serve their needs so they opened an office in Ankeny, Iowa. This office has been successful, in part because it has diversified both the clientele and location in the rapidly growing suburban Des Moines area. With this success in mind they have added a third office in Polk City, Iowa.

Teamwork is the key to the agency's success in caring for their customers. They are fortunate to have a loyal staff. Richelle Bechtol has been there for 17 years as an agent, and Kari Vert recently completed five years of service. And a year ago, Jamie Dobson joined their team in Ankeny as an agent and has been a great asset to their agency and customers.

"We could not do what we do without any of them," Tammy said.

Mike farmed for 20 years before he decided to start helping more in the agency. Writing crop/multi-peril and farm insurance was a natural move. Sales in the agency were growing, so Mike retired from farming in 2003 and sold the last of his cow herd in 2005.

After a life-changing accident in 2003, Tammy found she needed to make some drastic changes to grow her agency. With the love and support of her family and staff, it has all come together. As Tammy says, "Sometimes you have to take what life deals you and make the very best of it. I have so much to be thankful for."

Tammy attributes much of the agency's success to the relationships they have built with their customers. She still has many of the

customers from the first year she opened her agency, and is now providing insurance for their children and grandchildren.

At Cullen & Associates, they strive to provide the services and products their customers need. "Anybody can be an order-taker," Tammy said. "We try our best to educate our customers on what they are purchasing and why they need it."

"Auto-Owners is a great company to have a relationship with. Their products are great; the Web EZ® rating is so easy to use and gives us so much control over quoting the new business and making changes to existing accounts."

Cullen & Associates is proud of its accomplishments with Auto-Owners: Top 10 Agency six out of the past seven years and Tammy becoming a President's Club member in 2015. She was also awarded the Wellmark Blue Cross & Blue Shield Top 25 Promise Award for the Iowa/South Dakota region in 2015 and 2016. This was the first two years it existed.

Even more important are the relationships they have built with the staff in the Auto-Owners branch office in West Des Moines and in the home office.

"Auto-Owners appreciates the ability to develop good relationships between the agents and the associates," Tammy said. "It is great to work with a company that values building relationships and the trust that follows. When you care about someone, you try to always have their back."

"Good relationships build good business. Auto-Owners is one of the best in listening to the needs of their agents, but also policyholder customers. The people at Auto-Owners are always helping us to be successful."

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Cullen & Associates (l to r): Kari Vert, Richelle Bechtol, Tammy Cullen, Mike Cullen, Jamie Dobson and Chris Cullen.