

Spotlight: Bill C. Brown Associates

Member since 1969

By Kasey Husk

Lifelong Bloomington resident Ron Remak was a 22-year-old IU student on the cusp of taking one of several job offers outside of Bloomington when his girlfriend's father, an insurance agent, asked to meet with him about an offer of his own.

"I thought, 'oh man, I'm not going into the insurance business,'" Remak, a marketing and advertising major, recalls. "But you don't tell your girlfriend you won't even talk to him."



Ron Remak, Bill C. Brown Associates. Photo by David Snodgrass

While Remak had intended only to humor his girlfriend and her father, what he heard from Bill Brown, owner of Bill C. Brown Associates, would ultimately change his life. In a decision he jokes is "typically a formula for disaster," Remak went to work for Brown as an insurance agent on a commission-only basis.

Thirty five years later, he's still there—now as owner and president of a company for which service to its clients and service to the community at large are the cornerstone of its business model.

"The girlfriend became

my fiancée, my fiancée became my wife, and I've been incredibly blessed that (insurance) is really the only thing I've done," says Remak, who shares three adult children and five granddaughters with his wife Carol.

Bill C. Brown Associates, located on South State Road 446, "works with both individuals, families and businesses for their life, health, disability and retirement planning," Remak says. The agency also offers wealth-planning services.

"One of the things that

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Mr. Brown started that I wanted to continue was his focus on, 'let's do a few things, but let's do them day in and day out and let's do them really well,'" Remak says. "That's why we never got involved in other types of insurance beyond what we do."

It's a focus that has earned the agency a 96 percent "persistency rate"—a term that refers to the percentage of clients who continue to do business with the company—among its clients, says Remak, who credits his staff with inspiring the impressive customer loyalty.

The agency serves more than 11,000 individuals and 175 different employer organizations, ranging from small businesses to large companies. Among those clients are people who worked with Remak's father-in-law, who started selling insurance as a college sophomore and hung his shingle as a small business owner shortly after graduation, Remak says.

"We still meet with some of those people who have been with the agency 50 to 55 years, and it's really neat to see the legacy



Connie Ritchie (left), Chief Financial Officer, and Dannell Whitmer, Business & Community Development director, talk with Ron Remak. Photos by David Snodgrass

that Mr. Brown started," he says.

Running the business has not been without its challenges, of course, says Remak, who purchased the company from Brown 18 years ago but kept its name "because I'm very proud of what he started and of being a family business." The economic downturn of the late 2000s, for one, meant challenges for both the wealth-management company and its clients, but ones it sought to meet head on. After all, he says, the relationship between the company and its cli-

ents is like a marriage in that "we didn't say, 'we'll take care of you just when things are going well.'"

"It was really our duty and our responsibility to be proactive instead of reactive in guiding our clients through the challenges," he says.

The agency is also working proactively to help navigate the changing requirements of the insurance industry brought on by the Affordable Care Act. Four years ago, the agency started offering quarterly seminars to help its businesses, small and large,

learn more about what the changes mean to them.

Remak says, "we wanted to be a part of the solution to the problem."

Meanwhile, the company and its individual agents are all heavily involved in charitable work throughout the community. Last year, the company donated to 75 different community organizations, but it is especially involved with Big Brothers Big Sisters and its fundraiser, Bowl For Kids' Sake, Remak says. The agency typically has a few teams participating in the event and raises \$5,000 to \$6,000

a year. It also holds a yearly food drive for Monroe County United Ministries and employees participate in Hoosiers Outrun Cancer together every year.

"There are very few organizations in this town that we aren't involved with, either (as) a time or financial resource," says Remak, who emphasizes the role that his employees play in that community involvement. "It's not me, it's totally the people here."

Since taking the reins of Bill C. Brown Associates 18 years ago, the company has grown about two-and-a-half times over, says Remak, who has 15 agents and 16 staff members. He says he hopes to grow, but "you don't want to lose sight of what's been the foundation of your 55-year-old business. I

want quality growth if there's going to be growth."

Remak is "very optimistic" about the future, he says.

"We've been able to create a culture that, I think, permeates every interaction that we have," he says. "We want to lead (clients), we want to earn their trust, we want to build long-term relationships. We've got a great bunch of agents who are growing their clientele and doing it in a quality way."

"It doesn't mean there aren't challenges, that there won't be challenges, but when you know you've got the right team to embrace those challenges, you can sleep pretty well at night," he says.



Mary Wootton works at her desk at Bill C. Brown Associates.



Ron Remak talks with Dan Spore at Bill C. Brown Associates.



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