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ENTREPRENEUR

Harris ensures future for family

Insurance company founder counts on wife and three sons

BY TOM MATHEWS / SPECIAL

David Harris attributes the success of his family-owned insurance company to two words: personal interest.

"We take a personal interest in every account," says company president Harris, whose sons Todd, Ty and Troy work at Tarrant-based Harris Insurance Inc. "We don't care if the guy is paying us \$100 (per year in premiums). He gets just as good treatment as the guy who pays us \$750,000.

"We get in there and understand what your problems are. We are just problem solvers."

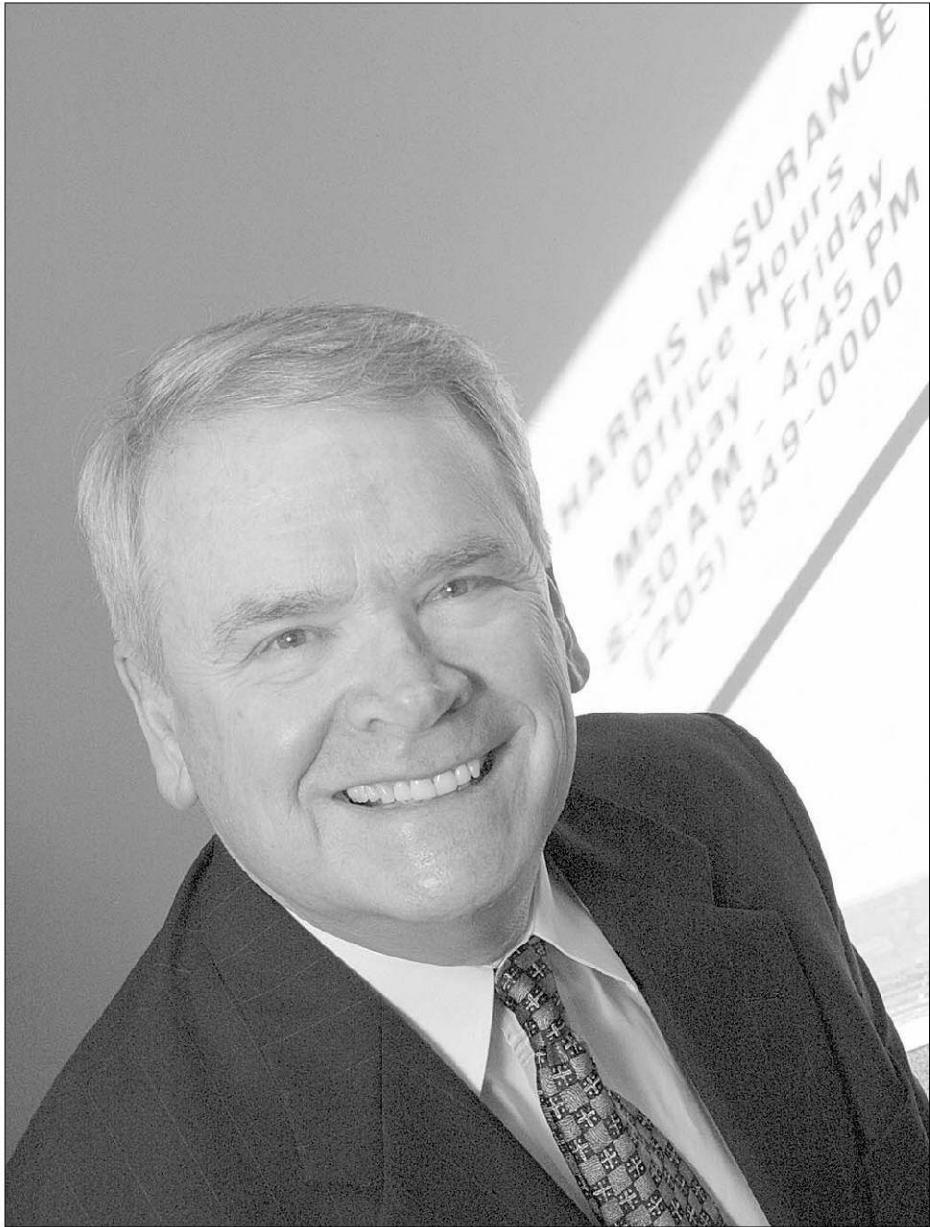
In 2003, the company retained 94.6 percent of its business, "which is way above average," Harris says.

"We've been averaging growth patterns of 10 percent to 15 percent per year," he adds.

When Harris established the business in March 1991, it occupied a 900-square-foot portion of the building. Today, he says, "we are stuffed in here like sardines" in about 5,000 square feet.

Harris Insurance has grown from a two-man operation, David and Ty Harris – later adding Todd, Troy and David Harris' wife, Linda – to a 20-employee company.

David Harris is thinking about expanding the agency by going back to his past, so to speak. A past he can see from the parking lot of his company's headquarters at 1400 Pinson Valley Pkwy.



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A veteran of the insurance industry, David Harris re-entered the market in 1991 with Harris Insurance Inc. Among his staff are sons Todd, Troy and Ty Harris. Wife Linda has worked with the firm.

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He is considering moving into an office building he owns at 1521 Pinson Valley Pkwy. That building, built in 1977, currently houses the Gurley-Cooke Agency Inc.

"We are contemplating taking the building back the first of June," Harris says. "They are aware of it. We lease space to them."

Harris, who started his insurance career in 1958 with what was then known as the Gurley Agency, eventually bought the firm with a partner. They moved into the building that is now the site of the Gurley-Cooke Agency Inc.

Harris kept that building when he sold the agency in 1986 after Linda became ill. He later re-entered the insurance business when he bought and renamed the former Carmen Jones Insurance Agency and changed its insurance offerings.

"It wrote primarily what we call non-standard insurance, high-risk – wrecks, DUIs," Harris says. "It took us two years to work that stuff out, but at least it gave us a start."

Shift in policies

Today Harris Insurance primarily sells commercial/business insurance along with life, health, home and automobile insurance.

Most of its business is within Alabama, primarily Jefferson County and its surrounding counties.

Commercial/business insurance was a "niche that was not being utilized to the fullest extent on this side of town. There was

HARRIS INSURANCE INC.

Business: Insurance and bonding, commercial, personal, health and life

Top executive: David Harris

Address: 1400 Pinson Valley Pkwy., 35217

Telephone: (205) 849-0000

Fax: (205) 849-6069

Number of employees: 20

2004 sales: \$14 million

plenty of business, not that much competition," according to Harris

"I had always lived on this side of town," says Harris, who lived in the eastern section of Birmingham until the late 1980s. "I know this end of town. Who to write and who not to write. We are very selective in who we will write."

Harris is proud of his employees' professional knowledge and their efforts to keep current.

"Most of us have a designation called CIU, which is Certified Insurance Underwriter," he says. "It's a difficult designation to earn. What makes this shop go is the employees. I cannot overemphasize that."

He is pleased that last year The Cincinnati Insurance Cos. selected Harris Insurance as its "first brand-new agency" in Jefferson County in 14 years. "You have to have a good pedigree to attract them. They are the Cadillac of the Cadillacs."

No more paper

Harris is upbeat about the agency going

paperless in a four-year project.

The agency has a full-time information technology specialist as well as two marketers who turn a salesman's information on an account into a final proposal, he says.

"Not many agents have a full-time IT guy," Harris says. "You have to do that to keep that sharp, competitive edge."

Specialization such as this is a far cry from Harris Insurance's beginning.

"At first," he says, "I was the only one who knew anything about insurance. So it was 'Dad' this and 'Dad' that. 'David' this. 'David' that. There were millions of questions.

"The boys have been here 13 years now. They are so highly educated in this thing now I have to do the asking. We have a reverse situation."

There are other changes coming in 2005, although Harris says he will not retire.

If plans go according to schedule, sons Todd, Ty and Troy will be elevated to president, chief operating officer and senior vice president, respectively.

Matt Kilgore and Denise Thomas, whom Harris calls the "heartbeat of the agency," will become vice presidents.

Harris does have one regret.

"The only thing I wish we'd done differently is get qualified personnel quicker," he says. "I wish we could have done it sooner. We would have been a lot bigger today."

TOM MATHEWS is a Birmingham-based freelance writer.