

Service Brokers

Comprehensive coverage, client care help Metzler Bros. Insurance grow

BY M. STEELE BROWN | CONTRIBUTING WRITER

As the economy endures a full-on recession, businesses cut back production and unemployment claims rise to their highest levels in decades, Kansas City-based Metzler Bros. Insurance is growing and adding staff.

President and CFO Steve Metzler said the 62-year-old local insurance brokerage experienced a record 33 percent increase in business in its employee benefits and financial services division from February 2007 to August 2008.

“Because of our recent growth, we added an account manager and a sales specialist in our employee benefits/financial services division,” Metzler said. “That came about because we added several large accounts, all not-for-profits that needed our expertise.”

Metzler said the company offers commercial property/casualty insurance, employee benefits — including group medical, group dental, group life and group disability — as well as financial services and personal lines.

“Overall, the agency has seen revenue growth of 20 to 25 percent over the last 12 to 15 months,” he said. “We did just over \$2.5 million last year in commissions across all of the divisions.”

Metzler said the company has more than 2,500 individual clients when considering all lines of business. He said the brokerage has added new accounts — KCPT-TV, the Kansas City Art Institute and KVC Behavioral Health Inc. in Olathe — by building on relationships he and Executive Vice President Mark Simcosky have forged during a long period.

“We are a locally owned, independent



Dave Kaup | KCBJ

President Steve Metzler (left) and Vice President Mark Simcosky of Metzler Bros. Insurance serve Kansas City icons such as the Kansas City Art Institute. The 62-year-old insurance brokerage is seeing an increase in business and is adding staff. “A lot of growth ... has come from our personal investments in the community,” Metzler says.

insurance agency whose target market is Kansas City-based, independently owned, small-to-medium-sized businesses,” Metzler said. “One of our focuses in the community has been the nonprofit sector, which we are both involved in. A lot of growth in the employee benefit area of late has come from our personal investments in the community.”

In addition to Metzler’s involvement with local charities — he is the past president of the Kansas City Friends of Alvin Alley and the AIDS Service Foundation of Greater Kansas City and serves on the Art Institute’s board of trustees — Simcosky also is active in the community. He is chairman

of IBS Industries, a sheltered workshop in Independence, as well as president-elect of the East Independence Rotary Club.

“We do lots of community events and work those as well as events with not-for-profits,” Simcosky said. “We like to connect with board members of the organizations. We are not a high-media kind of company; we’re a storefront kind of company. That’s how we connect — referrals, word of mouth and community affiliation.”

Simcosky said the agency expanded into the employee benefits/financial services realm in response to client needs. They asked for it, so the brokerage gave it to them.

METZLER: 'They have really saved us on some issues over the last 25 years,' Burcham says

"We don't rest on our laurels. Even though this company has been around for 62 years, we are always trying to make the wheel turn better," he said.

Years ago, Metzler said, the company founded by his father and uncle did strictly property and casualty.

"Then we started doing personal lines and continued to expand into the employee benefits area when our clients began asking for those services," he said. "From there, we added the retirement financial services division."

The agency formed a strategic alliance with Overland Park-based Lawing Financial Group to further strengthen its financial offerings. Metzler said that by working through the Qualified Plan Division at Lawing, the brokerage now can better help clients.

"It makes us a full-service insurance agency," he said. "I also went out and got my securities license, so that we are able to offer our 403(b) and 401(k) clients professional retirement plan management. It is another way to round out the business because at the end of the day, our clients only have to make one phone call."

Grant Burcham, CEO of Kansas City-based Missouri Bank & Trust Co., said attention to customer service has made it easy to do business with Metzler Bros. for a quarter-century.

"I was first introduced to Metzler when I first got out of college by a roommate who

was getting renter's insurance from them," he said. "I have been doing business with them for probably 25 years. The reason the relationship has grown is the level of service, expertise and communication Metzler Bros. provides to the bank.

"They have taken care of us when we need it and have always been there to offer advice when we need it. Frankly, from an advice perspective, they have really saved us on some issues over the last 25 years. Steve has always done a great job, and I have total confidence in his ability to protect us from risk."

The biggest challenge for Metzler Bros. is keeping costs manageable in regard to employee benefits, with health care topping the list.

As medical costs continue to skyrocket, more and more businesses are forced to decrease their benefit offerings and push costs off on employees.

"I think our biggest challenge as an agency, and really in the country, right now is health care and how we as brokers can aid our clients in handling the increasing costs," Simcosky said. "We work with both our for-profit and not-for-profit clients to stay with viable, strong insurance plans in order to give employees as many options as they can and keep out-of-pocket expenses as low as possible. That is our job, helping our customers solve the issues they face every day in the complicated financial world that we are living in."

METZLER BROS. INSURANCE

Description: A locally owned independent insurance agency that targets small to midsize businesses and nonprofits

Principals: Steve Metzler, president and CFO; Mark Simcosky, vice president

2007 commissions: \$2.5 million

Employees: 18

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Bruce Gibbs, president of ServiceMark Telecom LLC in Lee's Summit, said Metzler puts its money where its mouth is when it comes to health care.

"We first started with them in February 1995 for property and casualty, and it has been great going with a local company with this many service lines," he said. "With regard to the health insurance plan we have through Metzler, when they proposed it to me, it was the first time in probably 12 years that I was pleased with what I heard.

"They helped structure something I was actually excited to present to my employees. Mark has been phenomenal for us. That's really it in a nutshell."

M. Steele Brown | Brown is a freelance writer in the Kansas City area.