



Austin Financial Profiles

Promotion



HIGGINBOTHAM & ASSOCIATES

'Your Single Source for a Secure Future'

With over 35,000 agencies and brokerage firms in North America and thousands in Texas, finding insurance for your business, your employees and your family should not be too difficult.

But finding an insurance and financial services firm that will add value above and beyond your insurance policy is not nearly so easy. That's where Higginbotham & Associates shines.

One of the "100 Largest Brokers of U.S. Business"* — and one of the largest insurance brokerage firms in Texas — Higginbotham is a single source for insurance, risk management and financial services. The majority of its clients are mid-market businesses and business owners. As an independent firm, it provides commercial and personal property/casualty coverage, employee benefits, retirement plans, life insurance and executive compensation through more than 250 regional and national carriers.

But what really sets it apart, says CEO Rusty Reid, is the way "we roll up our sleeves on day two." Reid explains that the firm does far more than place insurance for clients. Rather, it serves as an extension of their human resources and risk management departments, "helping them with a wide range of services they might not have the personnel to provide on their own."

These can include anything from "reviewing contractual exposures when businesses are bought, to managing vendors' adherence to coverage requirements, to developing loss prevention and safety programs for workers," Reid says. The firm has even developed a number of programs to help keep clients' employees happy, including a program that ensures employees receive the drug benefits they're entitled to as well as health and wellness incentives.

"We work with our clients to minimize their cost of risk and make sure their employees know how much they are valued by their employer," Reid says. "That's our value proposition" — and one reason the firm enjoys a 95 percent client retention rate.

Above and Beyond

Higginbotham is based in Fort Worth and has 11 offices and more than 320 employees throughout Texas, with plans for expansion. The firm's Austin office, for instance, recently added

Higginbotham President/CEO Rusty Reid and Austin office Managing Director Curtis Page.



A cross-section of Higginbotham's substantial and rapidly growing broker team.

three brokers, including an experienced practice leader for employee benefits, and is growing rapidly, says Curtis Page, the office's managing director. "The growth of our Austin office reflects Higginbotham's statewide growth strategy," Page says. "That is to become the market leader in Texas by expanding our footprint across the state while adding brokers in all disciplines of insurance and risk management in each of our offices."

Page notes that all Higginbotham employees are shareholders, which gives them an added incentive to go above and beyond for clients. "Our employees really are the best and the brightest," he adds. "And because they are all owners of the company, employees have a personal stake in maintaining our high level of client satisfaction."

Giving Back

Established in 1948, Higginbotham & Associates has a long tradition of giving back. "We believe in sharing our success with the communities we serve, and in helping those who aren't so fortunate," Reid says. To that end, the firm and its employees donate money and time to a wide range of community organizations, from Meals on Wheels to Habitat for Humanity and countless others.

"Helping to make the community where we live and work a better place is a very important part of our mission," adds Page.

'Best in Texas'

Higginbotham's vision, Reid says, is to become "the recognized authority for insurance and financial services in the state, or what we call 'the Best in Texas.'" With its comprehensive service offerings and commitment to its customers, it is well on its way.

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