

# The Value of Camaraderie



Mountain West Insurance & Financial Services is headquartered in Craig, Colorado, with 21 offices throughout Colorado and in New Mexico. It offers personal and commercial insurance, employee benefits, and financial services that include estate and retirement planning, as well as health, life, and long-term care insurance. Those products are sold through company-owned insurance agencies. Its mission is to know and understand the needs, wants, and long-term goals of its customers.

Jerry Smith is the EPIC System Manager at Mountain West. We asked O'Brien Communications Group (OCG) to talk with Jerry to get his thoughts on working with us. When OCG asked if he minded being recorded, Jerry said, "I'm the same guy, Memorex or non-Memorex in the box or not in the box. I actually don't like being in the box. So, it's one of those things." That set the tone for the very enjoyable conversation that followed:

**OCG:** How and when did you come to be aware of Rhodian Group?

**JERRY:** Last July or August, Applied Systems let us know they'd no longer be hosting our email after the end of the year. We had to come up with Plan B or lose our email. So, we started shopping around to try to figure out how we could get ourselves off Applied email and migrate all our information to a new email exchange. As we've acquired agencies, we'd been able to do that ourselves. But since we now have almost 300 email accounts, I didn't feel comfortable with saying our IT people could do it. They said they could, but I said, "Guys, if something goes wrong, it's on us."

**OCG:** Did you get any recommendations?

**JERRY:** Applied gave us three recommendations. One of them was Rhodian. Anthony [Riccio, from Rhodian] and

I had some discussions and established a comfort level. One of the other vendors I spoke with wanted almost three times as much money as Rhodian, and another was about twice the price. When I told Rhodian we had to get the migration done by the end of the year, they said, "If we get the contract done, we'll put somebody on it and start migrating." They have a relationship with Applied, which was an additional benefit. Out of the 300 email accounts, we probably had 10 or 11 we had to re-tweak a bit. But we finished the migration ahead of schedule.

**OCG:** What was the Rhodian team like to work with?

**JERRY:** They're very easy to work with, and they're decent people. I firmly believe in dealing with people who treat me the way I would treat others.

**OCG:** What's the Rhodian hierarchy or chain of command like to work with?

**JERRY:** It's definitely good. Anytime I need a license or anything like that, we send an email and it's done within a few hours, which is what we need. If it's a licensing issue, one of the people on the IT team, Nathan O'Connor, emails Rhodian and they get that new license processed and sent back to him so we're not waiting. In the past, with our Applied system, we had to wait a while. The other thing is they're very open to conversations. If we have an issue, we can call them and they'll call us back within a reasonable time. Andrew [Bunyi, from Rhodian] helped us through the migration as well. He texted me and said, "Hey, are you going to the Applied conference this year?" I said, "Dude, I just got a new position, I'm the Applied guy." He said, "Well, we'll make sure you get taken care of." Yeah, the camaraderie is really good.

**OCG:** Does Mountain West own all the agencies you work with or are some independent?

**JERRY:** When we acquire agencies, they have, depending on how the contract is written, a year or two-year earn-



out. They're absorbed into our system — email, access to Applied, our carrier logins, the works. For a while, they're still working to take care of their books of business, but they become another Mountain West location. We sometimes buy just the books of business, not the locations. We typically make two to four acquisitions a year, but every year is a new adventure.

**OCC:** Are you using Rhodian's virtual desktop infrastructure?

**JERRY:** No. Our guys want to have our back-end stuff in-house. We might move from Webex to Teams since we have the license for it, which would also mean looking at Teams VOIP. I'm old enough to say I knew Microsoft in the '80s, and they're trying to be Microsoft of the '80s again. Trying to do everything and saying, "Here's our package deal again [laughs]."

**OCC:** We haven't thought of or heard the term *multi-line insurer* in quite a while. Is that becoming rare as insurers get more specialized?

**JERRY:** When my agency was acquired, I asked, "What does Mountain West sell?" No one could give me one answer. People would say, "Oh, we sell Personal & Commercial Lines. We sell benefits, life and health." But no one could ever tell me exactly what we sell because no one really knows. Now when people ask me what Mountain West sells, I say, "I can write you a policy on pretty much anything. You just might not like the premium." We have different niches. We have a niche for transportation — truckers, rental vehicles, stuff like that. We have an HOA niche, an Agriculture niche, a Construction niche, a Surety Bonds niche, and others. And then we have benefits in our life and health niche. We're a small company that got big very rapidly, so each niche is managed differently.

**OCC:** We were thinking when someone asks, "What does Mountain West write," you could just say, "Yes."

**JERRY:** Given our E&O exposure, we can't say we're experts at anything because people could come back and sue us. So, when we talk about what we sell, I say, "We can sell you almost any policy to cover you, you just might not like the premium." Because worst case scenario, if you wanted to insure that amazing beard of yours for \$1 million, I

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could insure it with Lloyd's of London. I can insure almost anything with Lloyd's of London, you just literally will not like the price.

**OCC:** We're aware of companies that will remain unnamed that have made claims, created marketing slogans and things, that didn't pass muster with the SEC.

**JERRY:** Some of our younger people who live in the Instagram world aren't aware of what you can and can't put out there. I'm a very big stickler about what goes out. And I also designed our website. Given the frequency of our audits, I'm very clear in communicating, "This is what you can say. This is what you can't say." Even our social media is specifically groomed for insurance. Somebody asked me why Mountain West is on Facebook. I said, "It's the new generation. If you're not there, you'll get left behind."

**OCC:** This has been a really enjoyable conversation. Thank you for sharing your time with us.

**JERRY:** You're quite welcome. I enjoyed the conversation, too.

### About Rhodian Group

We combine the capabilities of an MSP with cybersecurity and compliance services, providing accessible, reliable, and secure work environments so you can grow your business.