



HOW PUTTING OTHERS FIRST WILL MOVE AN AGENCY FORWARD

Moreman, Moore and Company's founding partner Doc Moore and producer Seth Thomas at their office in Shreveport, La.

SETH THOMAS, PRODUCER AT MOREMAN, MOORE AND COMPANY, SHARES COMMON CHALLENGES YOUNG PRODUCERS FACE AND HOW HE LEARNED TO OVERCOME THEM

Putting the needs of others before your own is not a new concept. However, it takes years of experience—learning from both mistakes and successes—to truly understand why it benefits everyone in the end. Seth Thomas is a property and casualty producer at Moreman,

Moore and Company, a full-service insurance agency with four locations in Louisiana and coverage in 40 states. He's been with the agency for more than a decade and shares why a teachable spirit and getting help from industry veterans early in your career are necessary qualities to succeed.

After college, Thomas initially set his sights on getting into dental school. While he worked on applications, he took a job selling high-end bicycles. “The bike shop was where I discovered I liked working with customers, selling a product, and building relationships,” Thomas said. Unexpectedly, those interests drove him to consider a change in career path. “I looked into insurance because I liked the idea of selling something that could help people more long term.”

With a newfound passion, Thomas got a job at a State Farm agency in Shreveport, Louisiana, but after two months of working there, he was let go. “I was making a few of the ‘young person’ mistakes of failing to give it your all and not going above and beyond,” Thomas said. That eye-opening experience taught him a valuable lesson. Realizing he had a lot to learn, he reached out to people he knew in the insurance business for their knowledge and advice, and eventually got connected to Moreman, Moore and Company. Once he landed a job with the agency, he was determined not to repeat the same mistakes.

From that point on, Thomas came in early and stayed late, put in his time cold calling to build his book of business, sought advice and took critique often, and above all, remained humble. “What was different from my first insurance job was that many people at this agency gave me all kinds of time, energy, and free advice,” Thomas remembered. From day one, Thomas says the agency taught agents to help others before themselves—something he saw firsthand working there.

Today, Thomas reaches out to the next generation of producers every day, offering to help those who are just getting started the same way he



Seth Thomas (middle) works often with producers Clay Teague (left) and Jay Garcia (right) on business challenges.

was helped early in this career. “It’s hard to trust the plan when you’re not producing right away,” Thomas remembered. “My first year and a half at the company, Doc Moore, one of the founding partners, took me to lunch or a client visit almost every day so that I could see the light at the end of the tunnel. He encouraged me not to give up, even on the most challenging days, and I’m grateful for that.”

According to Thomas, what makes Moreman, Moore and Company unique is that they do not believe in an internal hierarchy—everyone is treated as an equal partner. He adds that if there is ever an issue personally or professionally, the company does everything in its power to assist. “We fully believe in the adage of when you take care of your people, they will take care of you,” Thomas said. He believes this approach, in turn, also helps their clients.

Most of their clients are small to midsize: big enough to have real

problems, but too small to have a standalone employee to handle challenges in risk management and human resources. That’s where Thomas believes the value of an independent insurance agent comes in. “We’ve been able to bridge that gap and provide these employers with advice, guidance, and information to help them make good business decisions.”

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Additionally, Thomas is a certified risk manager, which has elevated his level of thinking to help clients on a deeper level than just advising on coverage. “It’s really about asking the right questions and thinking through how certain scenarios can impact them, and what recommendations we can provide to help avoid certain risks.” This level of service insures a business’s current risk while also anticipating new exposure before it arises.

The main questions Thomas and his company ask clients are, “Can you prevent claims?” and “How do you think you can prevent claims?” Depending on the answers, they can provide clients with real-life scenarios to think through. Although most businesses adopt a safety culture, accidents still happen and that’s when a good workers’ comp partner is crucial.

One of Thomas’ first accounts at Moreman, Moore and Company was his father’s business, Resin Systems Inc., an industrial fiberglass fabricator. Handling an account with such a unique line of work taught him a lot about insurance. “I’ve grown up with the company but looking at it through an insurance perspective was completely new to me,” he said. One of the first things Thomas did was to work through an employee classification issue. Resin Systems Inc. has been a LUBA Workers’ Comp policyholder since the beginning. “Day one, I remember taking over the account and calling LUBA right away to talk through the situation. The underwriter and sales rep were very easy to work with and answered all of my questions. Since I was a new producer, I had a lot!”

A producer’s goal is always to grow your book of business. Thomas says those that have been in the industry for a while may notice two types of carriers: ones looking for an easy way to reject a

submission because of its complexities and ones that want to write everything without the due diligence upfront, but LUBA is neither. “LUBA always takes their time to talk me through an account I’m trying to write and explain the employee classifications,” Thomas said. “I can count on an honest answer from them; I appreciate their expertise and their willingness to collaborate.” That open communication has allowed Thomas to write many accounts with LUBA.

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When asked about the future of the industry, Thomas believes staying ahead of things and providing a more dynamic level of thinking that considers all the nuances of a client’s business may never be replaced. “Calculations may get more automated, but people still like talking through their business’ challenges because that’s where you’ll find the best solution.” Calculations for more complex risks will always need to be overseen by an experienced team.

Outside of the technicalities of the industry, there is also a lack of young individuals interested in pursuing a career in insurance. “I was brought into this industry by chance, and I thank God for putting me on this path.” He adds that in life, you may not always have control of whomever you meet. “I think it’s such

a fortunate thing how I got into this industry and had the opportunity to be mentored by Doc and everyone else. My success is their success and it’s been an incredible experience.”

When he’s not at work, Thomas and Kristen, his wife of 13 years, stay involved in their four children’s extracurricular activities. “Growing up, I was also one of four, and my father always came home early from work to attend our games and practices,” Thomas said. “I’m thankful this career allows me to do the same for my children. That’s invaluable.” 🍀