

**Creech Roddey Watson  
Chamber of Commerce Submission  
March 15, 2019**

1. Over the past 87 years, Creech, Roddey Watson (CRW) has been a locally owned independent business driving the creation of a healthy and equitable economy across the Sumter community. We are committed to serving the Sumter community and surrounding areas by creating solutions that protect the insurance needs of our customers today and for the future.

CRW Insurance also has some unique direct economic impacts both through its role as protector of economic loss, and through its role as institutional investor in government and business. A less recognized, but arguably equally significant indirect contribution is its ability to promote economic development via a better understanding of the risks, encouragement of loss mitigation, and enabling individuals and businesses to engage in productive activities that involve risk.

CRW Insurance has helped to manage uncertainty and loss by providing vital financial guidance and protection. CRW has provided consumers with the financial assistance they needed in the midst of disasters, both man-made and natural. Without it, many companies and individuals in these situations would continue to be financially strained and could face bankruptcy.

Over the past 20 years alone, CRW has experienced 40 percent growth. We have a strong, dedicated and diversified staff, of 20 people, each of which takes pride in being an insurance advisor, not a salesperson. One way we prove this is through our social media, where we constantly share sound advice on how to protect your property against unexpected events, which is open and available to all, not just existing clients. We employ a greater number of account managers to help keep our customer to account manager ratio and wait time as low as possible.

Our philosophy is to provide cost-effective solutions, by offering both business and personal options through multiple carriers to meet the needs of all consumers. We pride ourselves in transparency and provide the contact information for every employee in the company on our website – this helps build rapport and shows our commitment to safety and security, specifically as it applies to sharing sensitive information. We've also developed a mobile app for our clientele, as another way to stay in contact with us on a regular basis.

Our largest challenge, we suspect, isn't unlike many other companies. It's our talent pipeline. In order to provide consistent, quality-driven customer service, we have employed a proactive hiring program that looks for those with a certain set of soft skills, things like a positive attitude, communication, quick learning, patience and persistence, then we offer a full in-house training program so that they become a fully licensed member of our team.

Consumers have become so accustomed to routine that they often don't realize the barrage of risk and uncertainty they face every day. Whether it's a vehicle accident, an accidental house fire, a flooded basement from a big storm, an injury at work, or unexpected hardships can come up at any moment. Given the amount of uncertainty in every situation as well as the frustration and stress that customers feel, CRW strives to make each of these situations as simplified as possible. Our account managers will visit with customers at their desired location to complete all necessary documents. Because we live in a digital world, where customers are not always "just down the road," we offer digital paperwork and signature solutions to allow our customers to complete authorizations, no matter where they are located in the world today.

1. As a small, locally owned business, buying and supporting other locally owned businesses and organizations is important to CRW. We often purchase gift certificates for employees or as fundraisers as part of a sponsorship, and always choose local options. Additionally, when out-of-town guests visit, we utilize and highlight various local restaurants to help promote the uniqueness of our community. CRW also aids nonprofits by providing support and resources in the form of financial and volunteer contributions. A few examples of the range of community organizations that CRW has been closely involved and provide continual support are:
  - Sumter County Gallery of Art
  - Shaw Sumter Community Council
  - American Heart Association
  - South Carolina Military Base Task Force
  - United Ministries
  - Rainbow International
  - Palmetto Rotary Club of Sumter
  - Teacher Appreciation Programs
  - Several local sports teams through the Sumter County Recreation & Parks program
  - Annual scholarship to rising seniors who plan to attend Morris College and major in Business Administration

Over the years, our co-workers have also proved their commitment in a wide range of community activities, including:

- Sumter County Heart Walk
- Shaw Christmas Care Packages
- Operation Christmas Child
- Hurricane Relief Projects
- Food Drives
- Sparkles Caps Program
- Annual Halloween Trick or Treat public event at our office
- Annual Military Appreciation Day at Shaw AFB
- Safety Lunch and Learns with local businesses, the Police & Fire Departments as well as the Sumter Board of Realtors

In addition, our co-workers also serve on and volunteer with numerous civic organizations in the Sumter community and surrounding areas.

CRW has been a member of the Sumter Greater Chamber of Commerce since 1982. Throughout our membership, our administration and staff have continued to volunteer their time, with the Chamber, to assist with membership drives, sponsorships, business after hours events, military affairs committee and various other committees and events over the past 37 years.

2. The insurance industry is one of the most paper-intensive industries today -- applications, proposals, underwriting, reimbursement, claim and annuity forms, life, health and auto insurance forms, disability forms, administration and more — moving as many of these steps into the digital world not only reduces our environmental impact but it saves our bottom line, as the move isn't as labor-intensive either. At CRW we examined our processes, looking for ways to eliminate paper and redundancy, and made our first move to digital in 2017, when we began delivering large accounts to customers on flash drives as opposed to printing the policies on paper. As stated previously, digital paperwork, online docu-sign programs, mobile apps with the addition of email and cloud-based deliveries have allowed CRW to use trusted technology in the most efficient and effective manner to meet the needs of our clientele and help reduce or environmental footprint.

At CRW we believe that recycling is an important part of ensuring a better future for the Sumter community. Therefore, we practice 100 percent recycling of all cardboard as well as plastic and aluminum cans and bottles in our office and continually strive to set an example for our employees to encourage them to continue those practices when they return home.

3. CRW was previously selected for the "Best Insurance Agents, Brokers & Service Award" by the U.S. Commerce Association. The award specifically cited that CRW "enhances the positive image of small business through service to their customers and community". CRW has also been named as one of the "Top 10 Agencies in the state of SC with Auto-Owners Insurance" in 2013, 2014 and 2017. And most recently, we were voted as the "Best Health Care Insurance" in Sumter through *The Sumter Item's* "Best of Sumter" program!