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New insurance agency is born when longtime partners split

By [Jeff Harrington](#), Times Staff Writer
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John Connelly recently split with former partner Lowry Baldwin to form a new insurance agency called Aliant Insurance Group.



[JIM DAMASKE | Times]

John Connelly and Lowry Baldwin are both well-known names in local insurance circles through the Baldwin Connelly.

Now that their agency has split up, Connelly hopes he and his current partners Pat Carlisle, John Fields and James Nichols can make small-business owners think of a new name to meet their insurance needs: Aliant.

Connelly, who plans to unveil the Aliant Insurance Group brand name this week, spoke to the *Times* about launching a new company at the age of 55. Of course, it helps that his start-up begins with nearly \$100 million in premiums out of the gate, or roughly 75 percent of the former Baldwin Connelly portfolio.

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You and Lowry have been partners for a long time. Why the split?

We'd been partners for five years. ... It definitely comes down to a different vision. I felt we had a better opportunity for employees of the company by staying aligned with USAmeriBank as a partner. ... Introducing (products and services) to each other's clients has been a very successful model. (USAmeriBank president) Brad McMurtrey and a lot of his management folks have been exceptionally helpful to me in my career. And many times I can get one of our clients an audience with the bank that maybe they may not have been able to get.

How did you divvy up customers?

Lowry and myself and the bank were in communication one on one with the employees to let them decide what works best for them. Those folks bring the segments of the business with them. That part was pretty easy because I've known Lowry for 25 years. It's been a relatively smooth business transaction.

What small-business clients do you focus on?

We cover 400 churches. ... Another area we do quite a bit of business in is restaurants. We have about 350 restaurants that turn to us for insurance, so people in our office have a very good idea of what their risks are. It's a matter not only of providing the insurance, but (also) understanding what a (legitimate) claim is and how to pay it. Another company may be a little bit cheaper, but if they don't understand your business and if you have a claim, they may deny it based on ignorance.

A third area would be resident-owned manufactured housing communities. Pat Carlisle in our office is probably one of the most recognized experts in that business in Florida. These are parks where the owners are residents. They're running a business and need someone to help them.

And (beyond that) we're generalists.

What's the sentiment among local businesses at this point in what we hope is economic recovery?

It appears, based on most of the small-business owners that I talk to, that they're feeling a lot more upbeat than they did even in the second or third quarter of last year. ... You don't see as much fear in their eyes as all of us had the last two years.

Where are rates at?

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Insurance costs are at an all-time low for most businesses — except for health care.

Health insurance continues to be a problem for business owners with the aging population and the health of the average citizen. Both are going the wrong way.

Homeowners insurance in Florida is also still a difficult issue. Other than that, pricing for everything else is very soft, in many cases as soft as it's been for many, many years.

Can you be more specific?

General liability insurance — where people are suing one of our insured because of property damage or a bodily injury claim. That insurance pricing is very competitive right now.

Auto insurance ... those customers that run a very good fleet (are) seeing auto rates as low as they've been in recent memory.

And workers' compensation rates controlled by the state of Florida are at an all-time low.

Does that mean your customers are happy?

You would think so, because in a majority of our dealings with clients we're talking about rates going down. But what stays fresh in their mind are two things: Health insurance continues to baffle people and medical inflation in our country is unsustainable. The costs to provide that care are going up and the health of people requiring the care is deteriorating.

What impact has the early stage of Obamacare had on rates?

A minimal impact. Most of the changes which could change rates and make them go up would be introduced in 2014. But in my opinion, there's going to be a lot of changes between now and then. The good thing is government and business owners and insurance companies are really focusing on this.

How did you come up with "Aliant"?

We wanted to put together an alliance of a group of partners and (to say) you can rely on us. When you merge the two names together, that's Aliant.

Aliant Bank (a customer and partner in Alabama controlled by USAmeriBank) had already come up with that name. We told them how much we loved it and they said, "If you love it that much, you have our permission to use it."

We wanted a name for the three agencies merged together but faced (the question), "How do you keep the public buying from us since they know (our names) from the '70s?" Right now, we are (calling the company) Connelly, Carlisle, Fields & Nichols, a member of the Aliant Insurance Group. Over time, we would like to be recognized as the Aliant Insurance Group.

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Biz Q&A | John Connelly, Aliant Insurance Group

Split gives rise to new insurer

 BY JEFF HARRINGTON
Times Staff Writer

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