

Q&A

WITH

BRYAN HANES, J.D.

Left to Right: IA&B volunteer leaders include Michael Ertel, D. Bradley Rosenkilde and Bryan Hanes, J.D.



Bryan Hanes, J.D. is president of Antietam Insurance Associates, a full-service independent agency located in Hagerstown, MD. Bryan represents the third generation of his family in the agency. He serves on the IA&B of Maryland Board of Directors and Government Relations Committee.

Q. Your path to independent agent is unique! What prompted your switch from practicing insurance-litigation law to working as an independent agent?

A. I grew up around the insurance business, first with my grandfather and then with my father. I remember sitting in my father's office as a young man and discussing my career path. At that time, the allure of being an attorney appealed to me because I was involved with public speaking. My father, Maurice Hanes, aptly foresaw that the education I would get in law school would be transferable to just about any profession, especially business, should I one day want to take over the insurance agency.

I graduated from Duquesne University and then attended law school, where I interned as a judicial clerk in the Rhode Island Superior Court for Honorable William Dimitri. He was a former federal prosecutor and then a renowned white-collar crime defense attorney in the Providence and Boston area. I enjoyed the behind-the-scenes dynamics of the judicial system, while gaining insights from a great legal mind.

After graduating from law school, I began my career in insurance-defense litigation. But the work did not include the flare and panache of the closing argument in a criminal courtroom, as much as billable hours for the monotonous tasks of reviewing documents, medical reports, and pleadings. And while I enjoyed litigation in the criminal

courts, the gravity of such work on my conscience was a serious consideration as I contemplated my future.

Once I transitioned to insurance, I realized my legal background would help me identify the less obvious instances of risk in customers' business and personal lives. I also realized how much I enjoy interacting with people (in a non-adversarial way) and carrying on relationships that my grandfather and father made.

I know that what I enjoy now in the insurance business would not be possible without my father's and grandfather's hard work and sacrifices. And I have an eye toward the fourth generation – my daughters who are 10 and 14. I often think about how best I can give them the opportunity to step into a strong and prosperous agency if they choose the insurance profession.

Q. Your agency was founded by one of Maryland's original Erie Insurance agents, Leonard Summers. Tell us about him.

A. It would be an understatement to say that when my grandfather, Leonard, began in the business it was much different. Erie Insurance was recruiting in the Boonsboro, MD area for an insurance agent in the 1950s, so they went to the local general store/diner where they inquired about any local "good men." The Erie recruiter approached Leonard, who began selling insurance door to door, while his wife Lorraine serviced the accounts by taking messages and payments from the breezeway of their home. My grandfather is now 96 and still tells stories about meeting with H.O. Hirt, the founder of Erie Insurance. Hirt would tell him not to get his foot in the door when selling insurance, but to get his head in the door, so when they tried to close it, he could keep talking.

Q. Tell us about the historical significance of your agency's name, slogan ("Preparing you for life's battles"), and logo (Civil War-era cannon).

A. Our agency is located about 10 miles from the Antietam Battlefield, which is where the single bloodiest day in American history took place. When I was growing up, my grandmother would take me to the battlefield as a special outing. The history of it enthralled me, and the Civil War era captivated my imagination very early in life.

Using the Civil War cannon in the logo was something my father came up with given our name, Antietam Insurance Associates. The cannon evoked in me thoughts of having as much fire power as you can when preparing for life's battles – hence, our slogan.

Q. You specialize in habitation insurance. What's that market like right now, and what are your projections for 2021?

A. The habitation market has always been a challenge because it seems most carriers' affinity for the habitation risk wavers at times.

In addition, because habitation risks are closely entwined with banks, the certificate of insurance work is intensive. And it has become even more intensive with the emergence of third parties that scrutinize the insurance coverage for banks on a continuous basis, even after the renewal. This has created workflow changes at my agency. It frustrates a process that was previously only completed at renewal but now involves requests relative to the policy throughout the entire term. I project that this trend will continue. It's another instance of the increased burden on insurance agents.

Q. You're a long-time member of the IA&B Government Relations Committee. What drives your commitment?

A. The issue of bank requirements and increased burden on insurance agents is a perfect segue into my service on the IA&B Government Relations Committee. The committee is a sounding board, to determine if an issue could be addressed through legislative advocacy – or just to find out how other agents are handling it.

Early in my career, my father encouraged me to go to an IA&B Member Agent Panel meeting. I remember meeting Jason Ernest [now president and CEO of IA&B] at the first one I went to about 15 years ago. I was excited to meet another young attorney in the insurance business, as well as for the outlet to discuss issues with other agency owners. Eventually, I began attending IA&B Government Affairs Committee meetings and have continued to do so in conjunction with the IA&B Board of Directors.

I cannot overstate how much I have learned from other IA&B members at every interaction. I leave all IA&B events reflecting on the exceptional, driven, and sophisticated professionals in our industry. I learn from them immensely and am always humbled by my ability to contribute to a group of such a caliber. It has been integral to the quality of my career development. I can say the same for the IA&B staff and our lobbyist, Bryson Popham – they are the most innovative and exceptional in the field.

Q. In addition to serving as your agency's CFO, your wife is an ICU nurse who cared for COVID-19 patients in recent months. What was this experience like for your family?

A. My wife, Bethany Hanes, has been on the front lines as a Certified Critical Care Nurse throughout the COVID crisis. This experience has been sobering for our family. She worked in what was considered a hot spot, directly with COVID-positive patients, so she witnessed firsthand the deadly side of the disease and the devastation to families of those who were overcome by the virus.

It was scary for her, myself, and my young daughters because personal protective equipment was an issue, and it was truly an act of courage on the part of my wife and my daughters to discuss what we would do if Mommy got sick. Yet Bethany stood up to this in a way that made everyone in my family proud.

She is nothing short of a hero. Though she feared to go into work, she went in anyway – not because she had to but because, as she told me, those patients deserved her level of skill and care. If there is any silver lining to all of this, it is seeing people who want to be their best for others, even if it could come at a great sacrifice.

Q. Let's face it: 2020 was rough for a lot of people and for many reasons. But looking back, what's something positive that you can share?

A. In the face of such uncertainty, there are people who have found in themselves the capacity to arise as heroes to counter the chaos of the situation, and this encourages other people to learn their own capacity to do the same.

Then there is the insurance industry, which as a whole stood up for policyholders, and for that I am proud. I also am thankful to be part of an industry that has not been devastated to the extent of other businesses.

As an insurance agent or as any other professional, I think we can all see the small ways we can help rebuild and make better the lives of our clients, our families, and our communities. In these times we truly have no other choice. ▲