

Associated balances expertise with service

By CHARLES PAULLIN
STAFF WRITER

PLAINVILLE — Associated Insurance has the skills and knowledge of a multinational corporation, but with the customer attention of a local shop.

That's how Stephen Nims runs his insurance agency. Associated Insurance Services, out of offices at 106 West Main St.

"Even though we are a small to medium sized

agency we work on larger accounts and we're competing against much bigger insurance brokers. We provide the same service and specialties, but also have more of a personal touch of a local agency," Nims said of his team.

Nims has been in the insurance business since 1989, starting as an underwriter for The Hartford. After bouncing around in sales and other positions within the industry, Michael Nelson, Nims' best friend, proposed to Nims that he should start his own business in 2010.

"It's everyone's dream to have their own agency," said Nims.

The business now focuses about 80 percent of its time on business insurance and about 20 percent on personal insurance, with a specialty in the nonprofit sector with clients such as CW Resources, CCARC and the YWCA. Growing



Charles Paullin | Staff

Courtney Nelson, left, and Stephen Nims, of Associated Insurance Services outside their office 106 West Main St.

more toward the business aspect of the industry, Nims also works with contractors, specifically with workers' compensation.

Along with workers' compensation matters and weeding out fraudulent claims, the agency also focuses on cyber defense, employment

practices in terms of wrongful termination and harassment, company bonding and business continuance.

"That's our biggest value proposition as an agency," said Nims. "Is dealing with trying to find ways to operate more safely and when things go wrong, containing the

loss."

For the personal side, as exposures for risk are becoming more and more prevalent, Nims said, Associated Insurance provides a range of home and auto, boat and recreational vehicle, life and disability, identity theft, health and umbrella policies and more.

"We've got a highly experienced staff," said Nims. "There's nobody here with less than 10 years of experience."

Nims is looking for more individuals to join his sales team, who are accessible at anytime, and increase automated service to provide efficiencies.

"Whenever there's a storm and everyone's out of power, the agency is able to work remotely," said Nims. "On snow days, we keep going."

In a niche market, Associated Insurance is also one of four companies to insure 17 armor car companies across

the country, ranging from Florida to Alaska to Hawaii, through Lloyds of London.

"We take way better care of them and still provide the same real quality service," said Nims of the accounts he services that are on the level of national agencies and growing on referral.

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