

PASSION with a PURPOSE

“The heartbeat of this agency is family,” says Andrea Der Manouel, of M.D. Manouel Insurance Agency. Andrea’s husband, Michael Der Manouel, Sr. started the agency in 1974, after spending 20 years as a farmer and working as an insurance underwriter. His farming experience has proved invaluable, as one of the agency’s areas of specialization is insurance pertaining to agriculture. Today, Michael, Andrea and her son, Austin Brock, operate a family-run insurance agency that not only serves its clients, but also treats its employees like family, while giving back to the community.

When Michael and Andrea talk about their employees, it’s as if they are talking about family members. Michael’s face lights up when he talks about his employees’ children, to whom he is affectionately known as “Papa Michael.”

“When their kids come in, they always come and visit me. If one of those kids is sick, we tell their mom to ‘stay home.’ We have a high chair here and some of our young moms even work with their babies in a playpen in their office,” says Michael.

It’s clear that not just two-legged family members are welcomed into the office. “I’ve got a dog bed behind my desk,” laughs Andrea, “and so do some of our other employees.”

“We love our business,” Andrea says, “and our staff loves to work here. We make life work here. We eat together and support one another.” It’s obvious the staff agrees; M.D. Manouel boasts a distinguished history of long-term employees and professional agents.

M.D. Manouel is a full-service agency, but they offer something that other insurance companies do not: a focus on certain “niche” areas. This means they offer not just insurance policies, but full-service risk management and loss control, tailored for these specific areas. Though they serve a wide array of businesses and offer commercial products, employee benefits and personal products, they specialize in the niches of agriculture, social services, construction and High Net Worth Personal Insurance.

Charles Specht, V.P. of Business Development and Marketing, joined the M.D. Manouel team in May of this year. After being an area V.P. for the fourth largest insurance company in the world, Charles left to start his own consulting firm, which supports both insurance agencies and insurance buyers to improve their business and learn to lower their fees and costs.

“We aren’t just focused on insurance,” says Charles. “We look at ourselves as being in the industry of our client rather than being in the industry of insurance. We aren’t just another vendor. We can insure anything, but we focus on loss control and risk management, primarily in our niche areas. We are then able to offer specific solutions for problem areas.”

Because of this focus, they can give specific guidance in both loss control and risk management. “This means we work with our clients to help put niche-specific safety measures and other programs into place, to prevent loss,” explains Charles. “This allows frequency and severity of claims to be lower, which drives down premiums and creates a better work environment where employees feel safer and have higher productivity.”

In addition to providing their clients with the best insurance for their needs, one of the things that the Der Manouel family is most passionate about is the Hubbard Baro Memorial Golf Tournament, established in honor of Jeremiah Baro and Jared Hubbard, two friends who were killed in action on November 4th, 2004. The tournament was started by Austin Brock, as well as a group of the fallen young men’s other close friends, as a way of honoring them, remembering them and celebrating their lives.

Over the last 13 years, the tournament has continued to donate 100% of its proceeds to the Fresno Veteran’s Affairs Hospital, totaling over \$300,000. Each tournament honors a vet, and at one, the tournament had the honor of hosting Colonel Oliver North as its guest speaker.

Stephen Bauman, Director of VA Central California Health Care System, presented a plaque of appreciation to the Hubbard-Baro Golf Tournament in February of 2016, for its support of the VA.

“I served as the Acting Director at VA Central California Health Care System (VACCHCS) in 2015,” says Bauman. “What I noticed then and what was the deciding factor in my decision to apply for the Director position at VACCHCS was the support of the veterans in this community,” says Bauman. “It really is about faith and hope, love and respect, and this community exemplifies these attributes perfectly. What the Hubbard-Baro Memorial has done, and continues to do, for the VA and our Central Valley Veterans is absolutely immeasurable. We thank you from the bottom of our hearts. We are honored to call you friends.”

The Der Manouel family “works hard and plays hard,” Andrea says. When they aren’t spending time with their children and grandchildren, they are working with their horses and relaxing at their beach house. But they are also avidly involved in their community: in addition to sponsoring a local young man to go to West Point, the Der Manouel family also contributes to Cats on the Kings, an orphanage in Haiti and equine rescue. Michael’s love for animals is evident in the bag of dog food he keeps in his car, just in case he comes upon a hungry stray.

Andrea, Michael and Austin all agree that they don’t go to work every day because it’s a “job,” but because of the people they work with and for. “We are committed to creating a positive work environment for our staff,” Andrea explains. “At the same time, we are committed to helping our clients manage risk, so that they and their businesses can grow and thrive. Accomplishing both those things gives us purpose and fulfillment.”

