

PROTECTING THE PROTECTORS

Brownyard's 50 years of experience make it a go-to firm

Photography by Phil Smith



Brownyard Group executives include (from left): Bryan H. Brownyard, Chairman; Torrence W. Brownyard, CPCU, President; Sean W. Brownyard, Assistant Vice President; and Brendan J. Brownyard, CEO.



By Phil Zinkewicz

The security guard industry in the United

States is an immense one and, understandably, one that has grown rapidly since September 11. From that time, securing our homes, the places where we work and the systems by which we travel have been uppermost in the minds of legislators, regulators, law enforcement officials and the general citizenry.

There are different classes of business within the security guard industry, each with its own areas of exposures, and they include: private security guard contractors, proprietary security guard contractors, government security contractors, executive protection contractors, and private security contractors for homeowners associations.

One program administrator that specializes in providing insurance coverages for service industries has used the security guard industry over the last 50 years as its rock upon which to build. The Bay Shore, New York-based Brownyard Group is well known in the insurance industry as the oldest writer of security guard business.

“We continue to be leaders in insuring the security guard industry,” says Brendan Brownyard, chief executive officer of the group. “The security guard industry represents about 50% of our overall book of business.”

The Brownyard Group is a family-owned-and-run operation. Its

founder, William H. Brownyard, started the agency in 1950, writing workers’ compensation for an industrial trade group. In 1962, the firm became a pioneer in the security guard business and, eventually, Brownyard’s sons Bryan and Brendan took over at the helm. Today, moving into the third generation, Bryan’s sons Torrence and Sean hold executive positions for the group. Torrence is president and Sean is assistant vice president.

“Following September 11, there was a tremendous surge in interest in security guards,” says Brendan. “People and businesses wanted security guards who were more qualified to do their jobs. Security at the workplace, in the executive board room and at home became of paramount importance. With the hard market that followed 9/11, the security guard industry, like other industries, began seeing insurance company markets dwindle. We benefited from that because we are known to be committed to the security guard industry whether the market is hard or soft.”

Torrence says that Brownyard offers a wide array of coverages for security guards including: assault and battery, broad form property damage, errors and omissions, personal injury, lost key coverage, incidental medical malpractice, false arrest, invasion of privacy, malicious prosecution, and libel and slander.



The Brownyard Claims Management team provides complete claims and loss prevention services.

“Our programs are written with highly rated, admitted insurance carriers at competitive premium rates through the local agent or broker,” says Torrence. Both Brendan and Torrence insist that it is the use of an admitted carrier for their security guards program that makes them stand out in the marketplace.

“We are the only carrier in the business that offers security guards insurance coverages on an admitted market basis, and that’s important,” says Brendan. “Our competitors use the surplus lines market and that provides much more value to the insurance company than it does to the policyholder. For example, we had a situation a while back where we lost an account to a competitor, for whatever reason. Our competitor placed that client with a surplus lines company. After a few months, the insured had a claim that the insurance company didn’t like, so they terminated the insured’s coverage during the term of the contract. An admitted, licensed carrier couldn’t do that.”

Adds Torrence: “Also, our program offers standard forms and coverages. Our competitors, using the surplus lines markets, must deal with

different forms and different exclusions which may vary by account. Another thing that differentiates us from our competitors is that we are one of the few program administrators that works exclusively through the brokerage community. We have more than 1,000 clients and we have found that our reliance on the agent or broker, who is closer to the account, can help us provide better service to the client.”

In a related industry, Brownyard also provides specialized liability insurance for private investigators and security consultants. Says Brendan: “We provide coverage to private investigators and security consultants through PI Protect, developed by Brownyard in cooperation with industry professionals. Here, coverages are available through both admitted and non-admitted markets.”

Brendan and Torrence say that these coverages are designed for private investigators, security consultants, arson/fire investigators, accident/reconstruction professionals and expert testimony witnesses. Key features include: highly rated insurance carriers, premium financing, general liability, first- and

third-party dishonesty, and license bonds. Coverages include: errors and omissions; care, custody and control; assault and battery; false arrest; invasion of privacy; malicious prosecution; libel and slander; personal injury; lost key coverage; and incidental medical malpractice.

Another thing that makes Brownyard stand out, according to Brendan and Torrence, is the fact that the agency has been handling all of its claims since 1993. “That was the year we started up Brownyard Claims Management (BCM),” says Brendan. “BCM is a loss-prevention and full-service claims facility. Many insureds and brokers have discovered the numerous advantages of our facility and its fully automated systems beyond the fast, fair claims settlement. One of these advantages is to be able to act immediately upon the filing of a claim, rather than the typical procedure which routes the paperwork through the agent, to the program administrator and then to the insurer.”

Adds Torrence: “BCM provides effective claims cost management via same-day contact, in-depth investigations, prompt claim evaluation and team handling by



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experienced staff, and cost-effective case resolution. Headed up by Steven Buckley, president, BCM promotes fast and reasonable settlements and strives to reduce litigation. If a claim cannot be settled on acceptable terms prior to a suit, our focus shifts to the litigation and expense management.”

Brendan points out that Brownyard’s clients are providing security guard services to some of the Fortune 500 companies, so swift claims handling is essential to all parties. “Direct customer contact is an integral part of our procedures,” he says. “We maintain ongoing contact via telephone, e-mail, and visits to update our clients. We also provide technical expertise and technology solutions through comprehensive risk and claims management information and systems. We have direct, online access to ISOnet, Accurint® and other SIU resources.”

As was mentioned before, the security guard industry is the rock upon which Brownyard has built its entire book of business. Another industry in which the agency plays a prominent role is pest control operators. “Our PCOpro is a state-of-the-art insurance policy for today’s pest control operators,” says Brendan. “Our program was designed to meet the complex coverage needs of pest control operators and the program is

flexible enough to change as our clients’ needs change.”

According to Brendan, Brownyard’s pest control program features: general and professional liability, commercial property and inland marine coverages, business automobile coverage, excess and umbrella coverage, workers’ compensation, first- and third-party dishonesty, and in-house claims handling.

Coverage highlights include: jobsite pollution coverage, sudden and accidental pollution coverage, auto hazard pollution liability coverage, exterminators liability—care, custody and control coverage, pest inspection damage liability, lost key coverage, blanket additional insured coverage, and broad form comprehensive general liability coverage.

Brownyard also offers “custom-tailored” liability insurance programs for cosmetics manufacturers and distributors, according to Torrence. “We recognize the unique exposures and risks faced by professionals in the cosmetics industry,” he says. “Our underwriters develop customized programs to meet the needs of each client, with coverages underwritten by highly rated, admitted carriers.”

Torrence says the programs are designed for cosmetic manufacturers, cosmetic distributors and cosmetic importers. Key features include: expertise in the

cosmetics industry, quick turnaround time on quotes, availability in all states, expert claims handling, and premium financing. Coverage highlights include: comprehensive general liability coverage, product liability, employee benefits liability, demonstrations liability, and additional insured coverage.

Says Brendan: “All of our insurance programs are developed exclusively to address the specific needs of a specific industry and to minimize the risks and exposures. We offer the best in service with our panel of experts at hand to offer advice and guidance and to answer questions when a claim occurs. Whether it’s the security guard industry, the pest control industry or the cosmetics industry, our qualified team of insurance experts, experienced attorneys and other highly skilled professionals are available to assist the insured in minimizing risk, assessing insurance coverage and navigating any claims encountered.” ■

For more information:

Brownyard Group

Web site: www.brownyard.com