

Insurance Roots Run Deep for Allied Solutions President/CEO Chris Hilger; Firm Managing Rapid Growth

By MYRIAM DI GIOVANNI
CU Times Senior Staff Reporter

CARMEL, Ind. and PLANO, Texas — You could say that insurance runs through Allied Solutions President/CEO Christopher M. Hilger's blood.

"My brothers and I owned a regional insurance agency, Eldredge Lender Services, Inc., which was founded by our mother Melissa Eldredge," said Hilger.

In January 2001, the insurance agency joined forces with FLS Services, Inc., which was owned by Dick Hetzel and Bob Llum, to better compete on a national basis as Allied Solutions.

"The merger made all the more sense by the fact that the principals of both our companies worked very closely on many projects over the years, and we were and remain great friends," said Hilger.

According to Hilger the greatest challenge in the early days was competing against well-established, existing providers of many of the products Allied Solutions was offering.

"In hindsight, the competition obstacles really helped shape us as an organization," said Hilger. "In order to not only get new business but maintain existing business we couldn't just be as good as our competition—we had to be better."

Several strategic acquisitions later of such regional agencies as Steele Insurance Services, Kazeck & Associates and Associated Insurance Services and Allied Solutions grew beyond its early days of focusing primarily on credit insurance. The latest strategic move in 2004, the sale of Allied to Securian Financial Group, essentially helped the company become a "one-stop shop" for credit unions' insurance, lending and marketing needs. As a whol-

ly-owned subsidiary, Allied Solutions still operates independently and represents a variety of providers while gaining access to state-of-the-art technology and a regional service capability. Hilger says it was a natural fit that has greatly enhanced the company's position in the credit union market.

"Securian has been a great parent company that provides financial backing and a deep understanding of the markets we serve. In fact, Securian has been offering products and services to credit unions and other financial institutions for over 60 years," said Hilger. "The strategic acquisitions and sale have been very positive contributors, however, by far the biggest reason for our growth is the quality of people that are part of the Allied Solutions team."

Hilger credits the team's high work and service

few years ago to ensure communication and a supportive team environment among all staffers.

"Despite our rapid growth and numerous changes over the years, we have managed to continue the culture of a family-oriented company that very much strives to maintain a healthy work/life balance for our employees," said Hilger.

For the most part Hilger's time is spent working on policy development, strategic planning related issues, and monitoring and supporting ongoing initiatives. He also still manages to find time to personally oversee a few client relationships.

"It is something I really enjoy, and it keeps me in touch with how our products and services are meeting our clients' needs. Plus, many of my client relationships have developed into great friendships over the years, and it is really rewarding to maintain those relationships," said Hilger.

The company has nearly 20 offices around the country. Its headquarters is split between its Carmel, Ind. and Plano, Texas offices. In addition, Allied has two main call centers based in Carmel, Ind. and Sioux City, Iowa.

Over the years not only have the staff numbers swelled from an initial 20 to currently some 550, but the product offerings have expanded beyond a fairly limited portfolio of Creditor Placed Insurance, Mechanical Breakdown coverage, and some direct mail insurance products to over 50 products and services. Hilger says Allied is now one of the leading distributors of Credit Union Bond, GAP, and many other insurance products, as well as numerous technology solutions.

Recently, the company has invested heavily in its Creditor Placed Insurance tracking system and an application that is designed to enhance point-of-sale insurance product distribution. Hilger says the technology solution focus has helped make a big difference in its relationship with credit union clients.

"The insurance industry has changed quite a bit over the past few years and it is still changing," said Hilger. "We've made a significant investment in technology, which is all about making our products and services more efficient and enhancing the experience of our clients. Our technology solutions allow us to provide a great deal of flexibility and customization to meet clients' individual needs."

With an industry faced with consolidation and an increasing amount of regulation and compliance, Hilger says though challenging, it has given Allied opportunities to expand operations and develop compliant products. For example, given the number of insurance companies willing to underwrite certain products and services has declined significantly over the past 20 years, Allied adopted a policy of maintaining more than one underwriter relationship for most of the products offered to ensure uninterrupted coverage if one of its insurance partners decides to exit the market.

"Allied Solutions has tremendous growth opportunities ahead. If we continue to deliver great value to our clients and create an exciting and fulfilling opportunity for our staff, I am confident in our ability to experience significant growth for years to come," said Hilger. "We are in the process of developing some brand new technology-based tools to assist our clients and are currently undergoing several new product development initiatives. We are constantly trying to roll out innovative solutions."

—mdigiovanni@cutimes.com



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ethic to a high-energy and entrepreneurial culture that appeals to the self-motivated.

"I try to work with our senior management staff to develop an exciting vision for our company; then, it is all about creating an environment of empowerment and accountability," said Hilger. "We are constantly pushing one another to enhance the many different ways we interact with our clients, develop the next new product, and become a better organization."

Despite having five divisions within the company that each have distinct functional responsibilities there is still a lot of collaboration through a project management philosophy Allied adopted a

