

# A Sure Thing: Bay View Insurance Agency ensures relationships come first

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Special to the Record-Eagle

**B**ay View Insurance Agency on Three Mile Road in Traverse City is hard to miss.

The little building on the east side of the road is known for its ever-changing quips and deep thoughts on its roadside sign. Record-Eagle readers voted the independently owned agency Simply the Best, and while the sign's visibility on a busy road may have helped, owner Don Nowka says that the choice is driven by the customer service his nine-person office provides.

"We have the best customer service in town," said Nowka, who bought the agency from Grady and Bridget Jordan in 2016. "We really care; it's not just about the money for us."

After moving to Traverse City with his wife Liz in 2009, the former corporate insurance underwriter and marketer began a business relationship with the Jordans.

Over time, the Nowkas and the Jordans became friends, so when the Jordans decided to sell, Don says he and his wife bought it because of "the outstanding team that was – and still is – there."

The team works hard to keep the nature of the business light-hearted in an industry that is sometimes anything but, says Don.

"It's good for employees' morale and my own," he said.

When Governor Gretchen Whitmer signed this summer's no-fault auto insurance reform legislation to provide insurance coverage options, the team immediately began fielding the many calls flooding in.

"There were lot of changes with no-fault reform and subsequently, these were not easy conversations to have with people, but we are learning from one another with our customers and prospects," said Don, who spends "at least" 15 to 30 minutes on the phone with each customer who calls about changing coverage options.

"The rule in our office is we don't let somebody make a change to their injury coverage until they completely understand their options and what coverage they are getting," he said.

"From our perspective, it takes a lot of time to do that – it's at least a 15- to 30-minute phone call, but I don't care."

When his customers call, Don says that every agent is trained to go through the options and not just say, "Okay, sign here."

"We don't want to sell any product where someone doesn't know what they're getting," he said. "Our team is phenomenal about that."

Other challenges this year included remote work requirements that began in March and coincided with the no-fault reform, which caused some uncertainty about how the team would get up to speed together.



Photo courtesy of Don Nowka

## Liz Nowka changing the sign.

"I was really worried about working remote (and not being able to collaborate), but our people all researched no-fault both on their own and together through webinars," said Don, who reached out to the insurance companies as

mix of clients is about 80% personal and 20% commercial, Don says.

One thing that is not so traditional is the amount of life insurance the team sells, a service which Don credits the prior owners for establishing.

"We sell a lot of life insurance because it's such an important piece for proper family planning," said Don, whose agency runs life insurance policies for "about half" of his clients, versus other agencies' running 5% or less. "If someone calls for home/auto, we



Photo courtesy of Don Nowka

## Don Nowka with the team.

well as the Michigan Department of Insurance and Financial Services and also the Michigan Association of Insurance Agents. "We got the help and know what to do and we're doing a very good job of letting our people know."

And the calls have been pouring in, he says. "On a normal day pre-no fault change we would probably get 50 phone calls," he said. "Now we're getting an extra 20 specifically for no-fault reform."

"We're on the phone all day."

Bay View Insurance Agency is a traditional insurer, focusing on home/auto and life. Their



ask if they have life insurance and if they don't want to do it, we bring it up on the renewal."

Delivering the check to the policy's beneficiaries is "one of the nicest things to do," says Don.

As far as remote working, Don says that "we're getting it done because we all really care about each other."

"It's been difficult with (COVID-19) but

those customers are our family; we have people we literally bend over backward for," he said. "It's no longer for the money, it's because you care about them and we really do."

Keeping the mood light during times of change pours out onto the agency's well-known sign, which is managed by Liz Nowka.

"We have a family argument once every couple of weeks" about what goes on the sign, said Don, who inherited the tradition from the Jordans.

"Grady (Jordan) said the sayings should have nothing to do with insurance," said Don, "just feel-good, funny bits."

As for what actually goes up, opinions pour in from the community.

"Half the town knows (Liz) is in charge of it, so she'll get texts from people who see things on Facebook," said Don. "She's out there rain or shine, summer or winter; it's become iconic and it's a labor of love."

And while she's out there, Don says she has to have her headphones on to block out the many honks and calls from passers-by.

"She gets honked at and waved at the whole time," he said.

While the Nowkas' preference is to be funny, this past spring the sign became a little more encouraging for the thousands of drivers who pass by daily.

"We have had so many funny ones, but (this spring) it was like, 'Please be nice to each other,' because people were just getting upset by a lot of different things," he said. "It's nice to put some of those signs out there."

The positive feelings don't stop at the sign. Don says about his competition that "there are a lot of good agencies in this town."

Two factors affecting all insurance agencies are the increasing acquisitions of independent agencies by private equity firms and a lack of new talent coming up in the business, he says.

Nonetheless, Don says he is determined to stay independent and keep on growing in spite of the challenges.

"Our commission dollars are staying in Traverse City because that's what makes our little world go 'round," he said. "I stress that we are local and we have no plans to change that."

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