

INSIGHTS FROM HM LEADERS

Q&A

WITH
**DAN
CLOYD**

REGIONAL SALES
VICE PRESIDENT,
CENTRAL REGION

JOINED HM:
2010

HM Insurance
Group



QUESTION 1:

WHAT IS THE BEST PIECE OF CAREER ADVICE YOU HAVE RECEIVED?

Bring more to the table than you take off the table.

QUESTION 2:

DO YOU HAVE A FAVORITE QUOTE?

I have two:

“It’s just insurance!”

“Outwork your competition every day.”

QUESTION 3:

WHAT ARE THE BIGGEST CHANGES YOU HAVE SEEN IN THE MARKET?

The speed of doing business is the largest change. Who remembers using snail mail and fax machines? Now we have immediate emails and texts and sites for managing proposals. It's all faster.

However, that said, phone calls and face-to-face meetings are still a crucial part of the business.

QUESTION 4:

WHAT IS YOUR FAVORITE THING ABOUT OUR COMPANY?

Our culture is number one.

Also, our willingness to make decisions quickly – always communicating with our customers.



QUESTION 5:

WHAT WAS YOUR FIRST PAID JOB AND HOW OLD WERE YOU?

At 12 years old, I helped a neighbor care for 100 chinchillas (feed, water, clean cages, etc.). I was paid \$14 a week.



QUESTION 6:

WHAT IS YOUR FAVORITE SPORTS TEAM?

Nebraska football is by far my favorite sports team. We haven't been good since 1997, but next year is going to be the year...



QUESTION 7:

SHARE A FUN FACT ABOUT YOURSELF.

When I was younger, I was a competitive chess player and was actually rated by the U.S. Chess Federation (USCF) at one time.