

C.M. BROWN & ASSOCIATES, INC.

UTILIZING ACH AND STATE TAX CREDITS PROVIDES COST SAVINGS FOR INSURANCE AGENCY

WHAT ARE THE BIGGEST CHALLENGES YOU FACE AS A BUSINESS?

We offer truck insurance for all fleet sizes serving Missouri, Illinois, Iowa, Indiana, Arkansas, Tennessee, Ohio, Georgia, Texas, Kentucky and Kansas. We can insure anything from a single truck to an entire fleet. Keeping up with changes in the trucking industry, the department of transportation regulations and major legislation is a challenge for us. As a result of that, changing and adapting our services to meet those regulations can prove difficult to keep up with. We rely on our service providers to work beside us and not against us.

HOW DID ENTERPRISE HELP SOLVE THESE CHALLENGES?

Enterprise offers the products and services we need to run our business. The products integrate well with our accounting system, which makes handling our finances easier. We were able to recognize cost savings by utilizing their ACH product as well as purchasing Missouri state tax credits. When one of our clients has insufficient funds, we like the instant alerts letting us know. We feel Enterprise is as service oriented as we are, and that is important to us. Enterprise really does value family-owned businesses such as ours, and it shows.

WHAT IS THE IMPACT ON YOUR BUSINESS?

Our business has shifted from human interaction and receiving payments in the mail to making and receiving payments online. It is reassuring to know that our bank has the technology to keep up.

We are able to take advantage of many educational opportunities that are offered by the bank, such as Enterprise University classes, lunch and learns and other seminars. They are there to help us in our day-to-day operations as well as prepare for the future.

“ I have a sign in my office that reads, ‘People don’t care how much you know until they know how much you care.’ I feel that is true with Enterprise. They really do care about my business. ”

BUSINESS SNAPSHOT:

C.M. Brown & Associates, Inc. has specialized in the truck insurance industry since 1980. They represent “A” rated carriers that offer products and services designed specifically for commercial trucking.

BUSINESS LEADERS:

Dan Hotop and Gabe Hotop

HEADQUARTERS:

Perryville, Missouri

