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Wolfeboro's Antonucci Insurance celebrates 15 years

BY THOMAS BEELER

Editor

WOLFEBORO — It seems just like yesterday, but it was 15 years ago that Bill Antonucci decided to say goodbye to the world of large corporate insurance agencies and finally set up an independent agency of his own in Wolfeboro.

At that point in 1998 Bill had been in the insurance business for 25 years. Born in Wolfeboro, he started in 1974 at Mixer Insurance in a small office on Mill Street. Within nine years, in 1982, Mixer sold out to A.D. Davis — a much larger agency in North Conway, with five branches. Antonucci became a branch manager.

A.D. Davis in turn sold to TD Bank, and in 1994 Bill went to work for Melcher & Prescott in Meredith, also as branch manager. This was another large agency with four branches, and though he still regards it as an excellent company, Bill was not at ease with corporate life, so after four years he decided to go out on his own.

“When I started I had no customers — just me and an empty file cabinet,” he says. He modeled his agency on Mixer, focusing on personal insurance lines with some small business clients. His approach then as now was to offer a personal service, getting to know his clients



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BILL AND TINA ANTONUCCI in their office in Clarke Plaza, in front of some of the awards they have earned over the past 15 years.

and their businesses and helping them find the right coverage for their needs.

“You talk to a real person here. There are no corporate channels or five-digit client numbers.” Personal referrals have been a major source for building the business, and he and wife Tina still make house calls for clients.

Tina Antonucci had her own career in insurance before she joined her husband in 2003. While not born in Wolfeboro like Bill, she moved here in 1984, and in 1990 she began at A.D. Davis, where Bill was then working. After three years she moved to D.B. Warlick, an agency in North Hampton. Her focus there was on commercial

lines as commercial account manager. Her clients were large commercial accounts, including condos and a limousine company, and at one point was handling \$10 million in revenue. Between 1993 and 2003 she cut back on her hours, and when she first joined Bill in 2003 she worked in his office only one day a week to start.

Both agree 2003 was the turning point for the business. Working together they doubled the agency's volume within three years, using television and print advertising, building on the agency's word-of-mouth reputation,

“I like the people side of the business,” Tina says. “We pride ourselves on

knowing the people behind the policies — their interests, kids, and pets.”

Looking back, Bill says the agency has changed some of the lines it carries, “but we also have stalwarts that we've had for a long time.”

The biggest change in the past 15 years has been in technology. Insurance companies now evaluate potential clients based on many factors, beginning with credit history but including other available data. “You need more time working with a client to find the right fit — not just the right policy but the right company because each one has a different profile of the risks it is comfortable with.”

Both Bill and Tina are dismayed at the tack insurance companies have taken, marketing insurance based solely on price. “In the end you get what you pay for,” Bill says, noting that there is such a thing as being underinsured, which can be costly.

For more information about Antonucci Insurance and what advantages it could offer you or your company, call Bill or Tina at 569-8933, come by their office in Clarke Plaza in Wolfeboro or visit www.antonucciinsurance.com.