

# Decades of keeping Sisters covered

By **Jim Cornelius**  
Editor in Chief

It seems ironic 20 years down the road, but when Tammy Taylor first came to Sisters with her husband Jeff in 1996, she wanted no part of working for an independent insurance agency.

“I was scared to death to be an independent agent,” she said.

Licensed in 1993, she had worked for Farmers Insurance in California. She was a direct writer — she wrote policies for what Farmers offered and that was her comfort zone. The idea of having multiple carriers to choose from and a multiple of options to chase down for a client was intimidating.

Her first job in Sisters wasn't in her field. Bob Grooney hired her on the spot when she went into The Gallimaufry. But the insurance field still beckoned. Word got around that Don Fullhart, who owned and operated Fullhart Insurance wanted to talk to her. Talk they did, and on March 19, 1999, Taylor signed on with Fullhart — the start of a 20-year run, and still counting.

“Once I got over the intimidation of all the different carriers, that turned out to be the highlight: having all the different choices,” she said.

Fullhart insurance was always about finding the right fit of product and price for Sisters clients — who are often friends and neighbors. Taylor quickly fit into that culture and the commitment to customer service. But she still had to stretch beyond the comfort zone.

“I had never dabbled in commercial (insurance),” she said. “I'd only done home and auto. Don told me, ‘if you're going to be a producer, you have to do all of it.’”

Taylor credits Richard Engstrom for mentoring her in the commercial insurance field.

Now Taylor is a leading

producer/agent with Bisnett Insurance, which took ownership of Fullhart Insurance in January of 2018.

“That's opened the door for more carriers that we didn't have access to before,” she noted.

Taylor continues to train and learn to stay abreast of a changing industry.

“I've seen a lot of change,” she reflected. “I would say that the biggest change is on the technological side of things.”

Insurance went from burying agents, clients and providers alike under a blizzard of paper to being conducted almost entirely digitally.

“We used to have a lot more walk-in customers, because that's the way you did business,” she said. “Now it seems that 90 percent of our



PHOTO BY JIM CORNELIUS

Tammy Taylor has kept Sisters covered with insurance for 20 years.

business is done via email.”

Taylor also notes that the industry has seen the rise of big insurers with a big TV marketing presence and an 800 number. She said that one of the challenges — and opportunities — of her work is “educating people that an agent is looking out for your best interests. We're NOT an

800 number; we're not order takers.”

An agent who really knows the customer and their needs can help find the coverage required at the best available price — and they're there to advise and consult on claims.

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