

# CHARLOTTE INSURANCE AGENCY, INC.

For more than a century, Charlotte Insurance Agency, established 1901, has provided customers with a full range of insurance products, including home, renters, auto, business, life and health. As an independent agency, Charlotte Insurance is licensed to sell for a variety of insurance companies, enabling the agency to tailor your insurance to meet your specific needs at the best price possible.



*President Rodney Taylor, CIC, CRM.*

The agency has a ledger book recording policies written as far back as 1901. However, the company history dates back even farther—to the late 1890s—when several bankers in Punta Gorda began selling insurance as a sideline to the banking business. During its history, the agency has represented several major companies: Travelers, Hartford, St. Paul, Ohio Casualty, Maryland Casualty and Zurich among others. Records show that in 1901, Aetna was the prime company along with Continental and Pacific. Hartford was added in 1905.

As the insurance business grew, the bank established an insurance agency to service the insurance operations exclusively. This agency was later sold to Farkuson Johnson, who began operating under the name of Johnson Insurance.

The agency had several owners and name changes from the 1930s to the 1980s, but the name was eventually changed to Charlotte Insurance Agency, Inc., so its name would better reflect the community it served.

In the late 1970s the agency moved from Punta Gorda to Tamiami Trail on Charlotte Harbor. The agency moved to its present location at 4061 Tamiami Trail in Port Charlotte in 1983.

George Taylor purchased fifty percent of the agency from Martha (Marti) Wadsworth in 1989, after a distinguished career on the carrier side of insurance. In 1991, his son, Rodney, came to the agency and purchased thirty-five percent interest from Wadsworth in 1999, and in 2003, George retired and Rodney purchased the remaining shares of Charlotte Insurance Agency, Inc.

The agency's biggest challenge came on August 13, 2004, when Hurricane Charley, a category four storm, hit Charlotte County.

Insured losses in Charlotte County alone exceeded \$6 billion. The agency's staff, many of whom were personally affected by the storm, was resolute in taking care of their customers during extremely difficult times. Charlotte Insurance Agency served its 4,500 policyholders well during this period. It is estimated that \$84 million was paid by carriers represented by Charlotte Insurance Agency to policyholders.

Last, given the long history of the agency, it is not surprising that it has ably served; not only its present policyholders, but many of their great-grandparents.