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U.S. Army veteran Robert Klinger's journey to building a successful insurance agency

Learn more about the way one independent insurance agent found success by serving niche markets and giving back to the community.

By Patricia L. Harman | March 06, 2018

Robert Klinger is a strong believer in quality service and social responsibility — and at his agency, the two are intrinsically linked. As president and CEO of the Klinger Insurance Group in Germantown, Md., he has created a business model that is creative and successful in serving several unique markets.



Robert Klinger credits his military service with helping him succeed.

To understand his agency's mission, however, it's first important to understand how this U.S. Army veteran discovered how a career in insurance could fulfill both a social need and provide a deep sense of accomplishment.

Formative years

Klinger served in the Army from 1987 to 2008. Following his first tour, he joined the National Guard in 1991. At that time, he recalls, "I was a little burned out and took some time off to figure out what I wanted to do." His girlfriend's father was an insurance agent, and she suggested Klinger try selling insurance.

Like a lot of people, Klinger thought insurance agents were bald, grumpy old men like the one he remembered from his childhood, and that they didn't make much money. He was wrong on all counts.

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Klinger's first job was at Mass Mutual in Buffalo, N.Y., selling life insurance. When he paid out his first death claim, he saw how life insurance could affect people's lives: "We paid a sizable amount to a family to help keep them in the lifestyle they were accustomed to." Within a year, he was Mass Mutual's No. 1 "freshman" agent in the country for new-business life insurance, receiving the company's "Fast Start Award" and the "Client Builders Award."

In his second year, Klinger helped a client with estate planning after the man learned he had only seven years to live. The client died three years later, but with Klinger's help, the insured's estate "worked the way he wanted it to work," Klinger recalls.

Those two incidents — and understanding how hard his own mother had to work following his father's death — confirmed that insurance was indeed the right career choice.

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Klinger began operating as a sole proprietor in 1993, selling life, health and employee benefits before falling in love with property & casualty insurance. In 1995, he moved to Gaithersburg, Md., to teach agents with an Erie insurance agency how to sell life insurance, and remained at the Erie agency before leaving to incorporate his own firm, Klinger & Associates, in 1996.

Twenty-two years later, Klinger leads a company with an estimated \$30 million in premium. The firm serves clients in the Washington, D.C. area and 15 states. Its staff members come from a variety of backgrounds and speak Chinese, Vietnamese, Korean, Spanish, Russian, German, Polish, Arabic and English. Just as his approach to insurance is unique, so is his business model.

Finding the niche

Klinger's National Guard unit was activated in 2003, and he served in Iraq until he was wounded in combat in 2005. He received a Purple Heart for his service and retired from the Army in 2008. His exposure to a variety of cultures while serving in the military had a profound effect on how he grew his insurance business

(<https://www.propertycasualty360.com/sites/propertycasualty360/2018/01/15/6-things-top-performing-insurance-agents-do-to-stay-relevant/>).

"I traveled the world in the military and gained an appreciation for all different kinds of cultures," Klinger relates. He became interested in the process of dry cleaning and went to school in New York to study the business and its operations.

First, Korean dry cleaners

He learned that 87% of the dry cleaners at that time were Korean-owned. Since many of the owners were first-generation Koreans for whom English wasn't their first language, the business of dry cleaning only required them to learn a few words to communicate with clients.

Klinger discovered these businesses purchased their insurance from three agencies because the agents were Korean, and the owners wanted to buy from other Koreans.

"They purchased their insurance from their best friends. In that culture, if they had seen someone once, that person was their 'best friend.' The trust factor was important," he explains.

Klinger worked as a broker for a national insurance agency in New York. He serviced 400 dry cleaners and started hiring Korean employees who could speak to their clients. "I held seminars for them in Korean. We talked about coverage, not to sell but to educate them," he shares. Eventually, Klinger & Associates (doing business as Klinger Insurance Group) formed its own dry cleaning program that has been operating for 23 years and has won a number of awards. The company also sponsors scholarships for the Korean Dry Cleaning Association.



Klinger with Dok Kim, one of the agency's many dry cleaning clients

Next, Chinese restaurants

Klinger then moved into the Chinese community, with its markets, buffets and sit-down restaurants (<https://www.propertycasualty360.com/2017/12/28/6-keys-to-adjusting-food-related-restaurant-claims/>). Two agencies dominated the market because they

spoke Chinese; again, Klinger hired employees who could speak Chinese and became very active in the community. Eventually, the firm was working with 1,200 restaurants in 15 states.

Serving diverse clients means understanding their traditions and beliefs. Klinger learned that his Chinese customers did not trust financial institutions, and frequently chose to keep their cash where it was readily accessible. "My Chinese clients paid their bills in cash if it was \$5,000 or less. They kept it in their freezers, and it was cold in my pocket," he relates. "That's where the term 'cold cash' originated," he laughs. They also hid it under the hood covers in their kitchens until Klinger explained the risks of keeping it so close to their stoves.

"In the Asian culture, if you do good for one person, they'll tell 10. If you do bad, they'll tell 20. They are very good at referring people," Klinger notes. He called on 30 to 40 restaurants a week and was treated like a member of their families.

Exploring Thai connections

From there, Klinger explored working with business owners from Thailand, since many had moved to the Baltimore-Washington area and opened restaurants (<https://www.propertycasualty360.com/sites/propertycasualty360/2017/08/01/tips-to-reduce-workers-comp-claims-in-restaurants/>). "Thai customers are very faithful and respectful," he explains.

There are four Buddhist temples in the area surrounding Klinger's office and when they have their new year in late April, everyone gets together to celebrate. Klinger started getting to know the members of the temples to earn their trust and learn about their businesses.

"With each niche I entered, I went after their centers of influence like the attorneys who set up their businesses. I went after their CPAs who did the books, and the Realtors who got the leases," he explains. "I went after their lenders who lent them money ... I went after their food vendors (suppliers of chopsticks, bags, tags, meat, seafood, etc.),

and I made them my clients. If someone was going to open up a restaurant, we'd get the call way ahead of time. We did it in the Korean market, the Chinese market and the Thai market."

The company's next phase is to move into the Hispanic and Latin American market. "They are very hardworking and family-oriented," he says. "Money is tight, so they are buying whatever it takes to appease the law but they are not doing what they need to do to protect their businesses." Klinger's firm is also educating Hispanic business owners so they understand the risks to their companies and what kinds of coverage they need.

Serving those who serve

As a veteran, Klinger is passionate about helping men and women who have served in the armed forces. Several of his employees knitted 94 hats and three scarves for the Warmth for Warriors foundation (<http://warmthforwarriors.com/>), which sends them to military personnel stationed overseas. Additionally, he works with the Wounded Warrior Project (<http://newsroom.woundedwarriorproject.org/>) and participates in fundraisers for them.

Klinger recalls the time he met "God Bless the U.S.A." singer Lee Greenwood at Walter Reed Army Hospital. The two became friends, and Greenwood took him to the Grand Ole Opry. Greenwood also shared his book, "Proud to Be An American" with Klinger, who purchased copies to give to students at local elementary schools. Klinger now reads it

(<https://www.propertycasualty360.com/sites/propertycasualty360/2015/11/04/iicf-partners-with-sesame-workshop-to-support-early-childhood-literacy/>) to kindergarten classes and provides each student with a backpack containing their own copy of the book.

"We don't do a good enough job beyond what they see in the media about what it means to stand up and salute a flag or say the Pledge of Allegiance," says Klinger. "These soldiers live and breathe for people's freedoms. They bled and lived and died for people to do and say what they want."

High school internships

The Klinger Insurance Group also has an internship program for local high school students, through which the participants learn what it means to be an employee, the importance of being on time and how to be responsible, and how to dress and speak appropriately in a business environment. They receive guidance on preparing a resume, and Klinger even conducts videotaped mock job interviews. If they perform well, Klinger provides the students a letter of recommendation.

Klinger developed a similar program for veterans coming out of the military because transitioning to civilian life can often be difficult for former members of our armed services. He is a regional director for Disabled Veterans Insurance Careers (DVIC), and his goal is to hire veterans, whether disabled or not, and introduce them to an insurance career. "They have the raw skills all employers are looking for," says Klinger. "They just don't know how to sell themselves."

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It's not surprising to learn that Klinger also travels with his staff to Arlington National Cemetery each year to place wreaths on the tombstones. "It's where I feel peace and sadness, but it's a way of giving back with respect," he says. "No one knows what a veteran goes through when you leave your family and your business."

When he was 12, Klinger's son asked why he placed wreaths on the tombs. "I told him because I have friends here, and I was almost here. It's near and dear to me to see my friends and pay my respects to them. Ever since then, my son got it."

Education matters

Klinger firmly believes in the value of education. Whether it's educating his clients on how insurance works and the coverage they need, or working with local schools, teaching and inspiring are a priority. He created a personal foundation and a program called Klinger Cares, and regularly works with his staff to support community programs. "It's about our brand. What do we care about?" he asks. "How do we want to be remembered? Do I want to be the insurance guy who only sells, or someone who really cares?"

The company feeds the homeless at a soup kitchen in Frederick County, and participates in the MANNA Food Center. For two years, the agency's employees fed 60 students from low-income families at the nearby S. Christa McAuliffe Elementary School. On Fridays, the agency dropped off backpacks with food for the weekend, and then picked them up on Mondays to refill them for the following weekend. "There are 11 elementary schools in Germantown, four middle schools and two high schools," says Klinger. "We touch every school at least once a year." During the holidays, the company sends prepackaged Thanksgiving or Christmas meals to the schools for families in need.

Employees are required to give eight hours of community service a year. He asks potential employees (<https://www.propertycasualty360.com/2018/03/01/lots-work-together-to-attract-fresh-talent-to-insu/>) what charities they're involved with and what they like to do in their spare time. "It tells me a lot about them as a person. If they're more of an 'I-I-I' person, then they're not a good person for me because we're all about team."

The power of social

Like many businesses, Klinger Insurance Group began using social media several years ago. Its marketing director, Shannon Reinhart, developed a consistent tone and a system for their posts to reinforce the company's brand and schedules them three to

six months in advance.

The agency's efforts were acknowledged last fall when the company received the 2017 Excellence in Social Media Award from the National Association of Professional Insurance Agents (<http://www.pianet.org/>) (PIA), honoring the firm's "mastery of social media marketing and brand-building."

Klinger also uses Instagram to talk about such non-insurance pursuits as fine arts, guns and watches. "You can get on there and start a conversation about Panerai or Rolex, and you can get about 200 people to chime in about what they love," he explains.

The company is constantly exploring new ways to communicate with clients through channels like the Chatbox messaging program, which uses artificial intelligence for instant communication, and videos. While customers don't always want to read a lot, says Klinger, "they want videos." The agency's goal is to touch base with clients 29 times a year through multiple videos, questionnaires, social media, holiday greetings and birthday messages. Eventually, they will translate all of their videos into other languages. The company even built an in-house studio, complete with Teleprompters and studio desks, to produce their videos.

Klinger is both humbled and grateful for the opportunities working in the insurance industry has provided him. "We take the time to understand our clients," he adds. "I grew up with nothing and this industry has been amazing to my family, and it's given me more than I've ever imagined. Now I have the ability to give back and help others."

Related: 2 ways social media renewed my faith in the independent insurance agent (<https://www.propertycasualty360.com/2018/02/28/2-ways-social-media-renewed-my-faith-in-the-indepe/>)

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