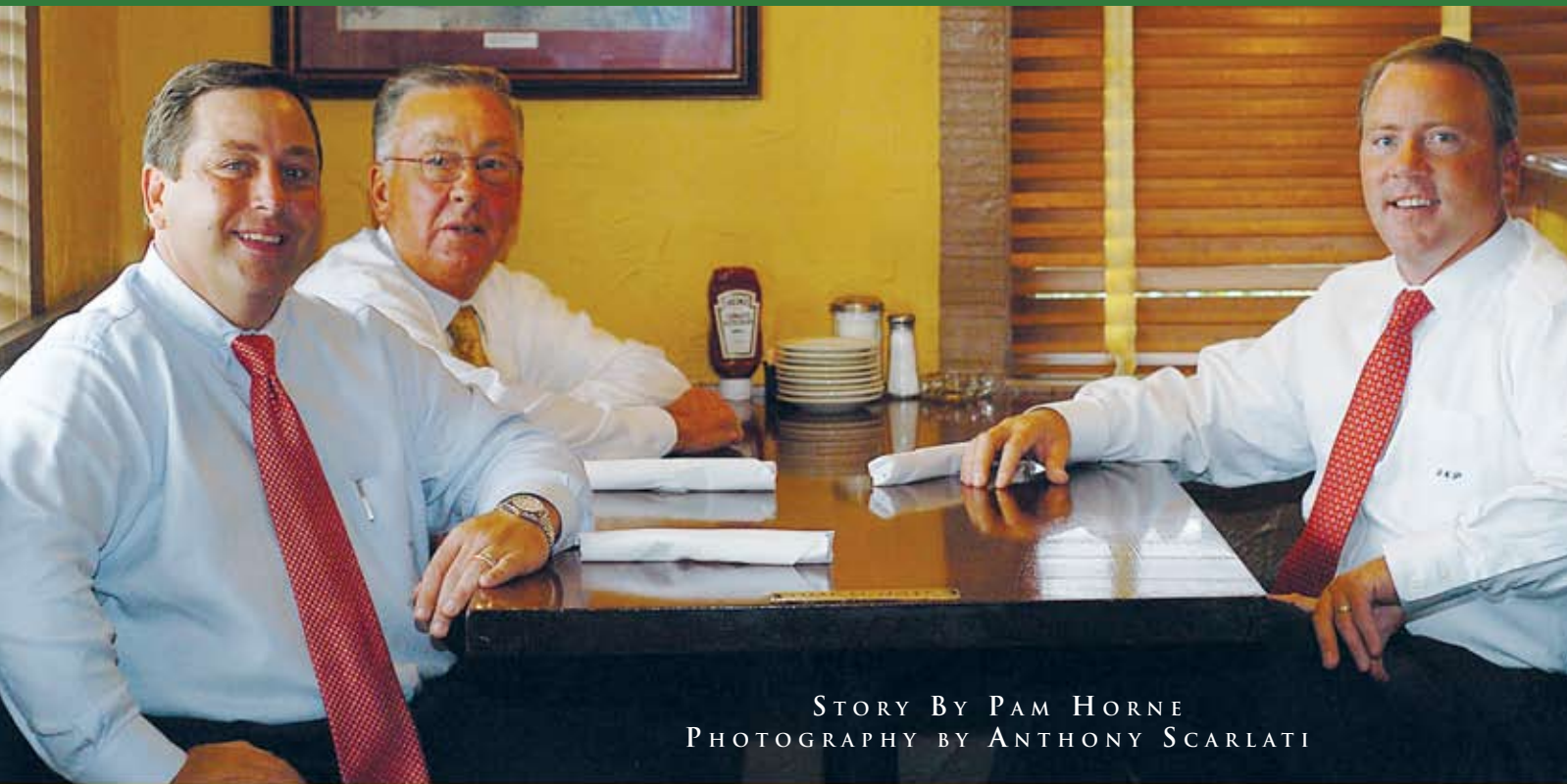


FULL SERVICE INSURANCE: FAMILY OWNED, COMMUNITY-ORIENTED



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Paul Pratt Sr., Paul Pratt Jr., and John Pratt don't joke around about lunch. At 11 a.m., these three business partners are en route to break bread together and discuss the family business.

It's that simple. For 25 years, the Pratts have applied the same daily commitment they have toward each other to the myriad of customers they look after at Full Service Insurance – a company their father founded 32 years ago.

"We may not see each other all day," says Vice-President Paul Pratt Jr. "We all three go in different directions, but at 11 o'clock my phone starts ringing, and it's Dad looking for me and Johnny to go have lunch."

Paul Pratt Jr. doesn't waste any time making arrangements for his father and brother to hook up, select an eatery and begin catching up on the day's work. Each partner plays a pivotal role in this family owned company.

Paul Sr., who earned the title of national sales leader in 1969 for John Hancock Insurance, is described as "old-school" by

his sons. He brings the experience of four decades in the insurance industry and the stability gained from sticking to your guns. His success has not come easy. A fourth generation Williamson Countian, he is fiercely dedicated to the community and the good life it has afforded him and his family.

THE MEN BEHIND THE BUSINESS

Paul and Betty Crafton Pratt grew up in the post-World War II era, pinching pennies just like everyone else. The Pratt's luxury was the land they owned and its yield. To this day, Paul Sr. works diligently to make the most of every resource he has, whether it be shepherding a team of employees or securing the best policy he can for every customer that chooses his company.

"What it's really all about is community," he explains quite matter-of-factly. "Insurance policies are really no good to you until you need them. I love the insurance business, but I've got people that have paid me premiums since 1975, and I want to be here just in case

one of those people needs me."

Paul Jr., better known as P.J., brings a feisty energy to the table. He is intent on strengthening the company, always on the lookout for new opportunities. A geotechnical engineer by degree from Columbia State, he is an active father of two.

P.J. and his wife, Karen Ring Pratt, could have moved 23 years ago when an attractive position in Louisville, Ky., was like a bird in the hand. However, when Betty and Paul Sr. learned of the couple's plans, they took P.J. and Karen to dinner and a counter offer was made.

"My Dad looked at me and said, 'A Pratt hadn't moved from this town in generations and you aren't going to be the first.'" P.J. recalls. "And he said, 'Why don't you come on and get in the insurance business with me?'"

Today, he finds himself blending his engineering and business skills, but it is the customers who have kept him attuned to the industry.

"We do our job, but if we didn't have loyal customers who stick by us, we wouldn't be

here," he says.

Readily apparent is John's passion for daily competition and the satisfaction of getting things done – the right way – for his customers. Though business doesn't come before his wife, Charlene, and three children, John admits he is fiercely driven when it comes to building customer loyalty one step at a time.

He, too, had an opportunity to pursue another field. His first inclination was law. After graduating from the University of Tennessee with a degree in finance, John looked over his options and chose to join his father and brother to round out what seems to be a well-balanced triumvirate.

Balance notwithstanding, there is still this pesky little thing called competition the Pratt's must deal with daily. And just like a farmer who must constantly deal with the presence of the thistle, maintaining a company's attractiveness to the consumer requires constant attention.

HELPING THE BEST WAY THEY KNOW HOW...

How has this firm continued to grow at a steady pace for so many years, despite a crowded marketplace of agencies?

Larry Dale, longtime manager of the Farmer's Co-op here, says he knows the answer, and it's pretty simple.

"They care about people," Dale says. "It's not just lip service."

Dale should know. Four years ago, he met John Pratt at 6:20 a.m. on Mother's Day morning walking toward his demolished property on Old Hillsboro Road. On May 11, 2003, a ruthless tornado chose a path that included Dale's home where his wife, son and elderly mother were sleeping.

"It literally wiped us out," he recalls. "We got out without anything except for the good Lord and blessings."

Make no mistake, Dale expected his insurance agent to respond and respond quickly, but he said it was the continued response and personal interaction that overwhelmed him and his family with gratitude. In fact, Larry and Patti Dale actually made an appreciation meal for the entire staff at Full Service and delivered it to their office on Highway 96 East several months after the incident.

"From the receptionist all the way through the office, they were wonderful," Dale says. "I think if somebody else on the staff had gotten the call that Johnny did they would have been there at 20 after six that morning, too. That's just what they do."

Beyond initiating their claim, the Pratts pulled together much needed resources for the Dale family so they could move forward

with their lives. Arrangements were made quickly.

Dale remembers a conversation he had with P.J. and John. "P.J. said, 'You've got to have some money, you guys don't even have a toothbrush,'" Dale says. The brothers gave him money to go out and secure necessities, just hours after the incident.

TEAMWORK AND TRUST: KEY INGREDIENTS FOR OUTSTANDING SERVICE

The team of professionals at Full Service is not huge by today's standards. In fact, the atmosphere in this one-story building takes on a familial quality. Birthdays, weddings, births and even deaths are given special attention. Four volumes of company archives attest to the camaraderie here.

If the way an employee is treated is an indication of how customers will be handled, then everyone wins in this business equation. Pam Marshall, a 20-year Full Service

a job she feels compelled to do. "I just have to hug them when I get there."

And even if the incident is not a life or death situation, Marshall maintains that the priority level is still the same.

"A claim is very inconvenient, no matter how minor," she says. "People really don't know what to do, what is the next step. I'm here to ease the burden."

Identifying prospective employees, who like Pam, take a personal interest in their work, is what Paul Jr. and John say they have learned to do. Of course, the constant recruitment of young professionals is always on the mind of these partners.

"We have really been blessed over the years with access to highly qualified individuals, many of whom choose to come back to Franklin after college, just like P.J. and I did years ago," John says proudly.

Take Blake Lambert, a Centennial High School graduate who was attracted to Full Service after attending David Lipscomb and gaining experience from another agency in town.

"The next generation of insurance professionals is joining us with outstanding skills in technology and business," P.J. explains. "And those two elements are essential to the insurance industry."

HARD WORKING, FAMILY VALUES

There is a definite time for fellowship and recreation in this work setting, but it does not surpass the get-down-to-business mindset that Paul Sr. has instilled in his sons and employees.

"Dad could take a piece of property and turn it into Augusta," John remarks of his father's business acumen.

The commitment to getting it right by hard work endures today with both sons.

"We're knowledgeable and care about the outcome of the process. I want them to be there in 10 years," P.J. says, adding that just because customers leave the community doesn't mean their business does. "I've got clients that move to other states."

The presence of Full Service Insurance in the Williamson County community seems to go beyond the brick and mortar that thousands of cars pass by daily.

"My mom instilled in us more than anything to care for every one," P.J. says. Adds John, "She taught us how to make a home, and that's a fact. Our father taught us to have a work ethic and integrity. He is the most sincere, honest business person we deal with, and we deal with him daily."

Asked how the three have managed to get along over the years, Paul Sr. speaks out.

"We have many disagreements," he says, "but at 11 a.m. we still go to lunch." ☺

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employee, says it goes beyond just business.

"In working at Full Service Insurance, you have a sense that you are part of something bigger than you," she says. "We've always bragged that we're family here."

P.J. explains that Marshall is a perfect example of the type of attitude and approach Full Service wants to show every client.

"Pam was brought in to oversee every claim in the company," he says. "She interfaces daily with the adjustors and customers to make sure things are being handled the right way."

If empathy is a prerequisite for good customer service, than Pam was indeed the right choice for this position.

"In 1962, my house burned. I still remember my Daddy crying," Marshall recalls of her youth, adding that the privilege of guiding families through a difficult time is