

# Chesapeake Insurance Services

## The Hansens' successful partnership in life and in business is a true labor of love

BY JOHN DOWNS SR

For most people, having 30 “adopted” children and five godchildren would be a full time job in itself, but for Jerry and Cindy Hansen, owners of Chesapeake Insurance Services, it’s merely a labor of love and a true extension of their strong Christian beliefs.

“Jerry and I have been blessed not only with a great deal of success in our business,” Cindy shares humbly, “but also with true happiness in our marriage and personal lives. We provide support, encouragement, and prayers for about 30 children around the world. While they don’t actually live with us, we feel love for them as if they were our own.

“We also have five other children who are our godsons. Two are special needs children and all five are supported through a charity I founded and maintain called Godson’s Business. I make a great assortment of handmade jewelry and accessories. The proceeds from the sales go directly to help these young men. I call our “adopted” children and our godsons ‘OP children’ for ‘other people’s children.’ I have a Facebook page devoted to Godson’s Business”

Chesapeake Insurance Services is one of Chesapeake’s oldest and most successful agencies. Jerry began the agency from scratch more than 24 years ago.

“I was president of First Washington Insurance in the D.C. area,” he explains. “On my way to the Outer Banks for vacations, I would frequently drive through Chesapeake and I fell in love with the city. I studied the demographics, did my homework, and made a big decision in my life.

“I felt Chesapeake would be an ideal area to start my own insurance business. It’s very difficult to start an agency but I was smart enough to affiliate with Erie Insurance. That gave me a competitive edge which continues to serve us well to this day.”

Erie Insurance represents more than 4.3 million customers nationally, but many people are not aware of it.

“Since its inception in 1928, Erie Insurance has never advertised its services to any major degree,” Cindy points out. “The corporate policy has been to use revenues to keep policy rates and premiums as low as possible. Despite this low-key approach, Erie has consistently won numerous awards from rating giants such as J.D. Powers. Erie relies heavily on the professionalism, knowledge, and outstanding customer service of its local agents. Naturally, that means a large number of our clients are referrals from satisfied policy holders. If you don’t have exceptionally low rates coupled with exceptionally good customer service, you’re not going to survive. We’ve been serving our clients for more than 24 years in the Tidewater area. Many of our clients are children and grandchildren of some of our first customers. We’re very proud of our success and the loyalty of our customers. I think it says a lot about the way we do business.”

Consumer Reports must agree. In this month’s issue, they rated Erie Insurance’s homeowners policies as the 5<sup>th</sup> best in the United States, ahead of other well-known companies.



The team at Chesapeake Insurance Services, from left: Debbie McNeill, Charles Mushett, Cindy Hansen, Kendall Johnson, Casey Grant, Jerry Hansen, and Diane Jordan

Both Hansens will readily tell you that theirs is a match made in heaven. Jerry and Cindy met in Washington, D.C. She was a branch manager for a local savings and loan that did business with Jerry’s insurance company. “I knew right away that Jerry was the man I wanted to spend the rest of my life with,” Cindy recalls. “When he decided to start his own agency in Chesapeake, my heart told me I had to follow him there. I knew he was going to be a great success and I was madly in love with him. We’ve been married now for 21 years and I’ve never regretted my decision for one moment.”

“Cindy is so much more than my wife and my business partner,” Jerry counters lovingly. “She’s a best friend and lifetime companion.”

**“All our home policies have a flat \$1,000 deductible and feature protection for wind, hail, and hurricane damage. And, best of all, Erie has absolutely no additional deductible for hurricane damage.”**

— Jerry Hansen

Chesapeake Insurance Services is truly a one stop approach for practically any type of insurance need. Jerry and Cindy offer comprehensive insurance coverage for auto, life and health, commercial, and flood. “Our policies feature a whole host of extras that other companies don’t offer or would charge extra for,” Jerry assures. “For example, all our home policies have a flat \$1,000 deductible and feature protection for wind, hail, and hurricane damage. And, best of all, Erie has absolutely no additional deductible for hurricane damage. We also have a total replacement calculator so your home will be protected at the current replacement value. The coverage extends to separate structures on the property and covers living expenses if you have to temporarily relocate, all at some of the lowest rates in the industry. Our commercial policies cover some of the best known businesses in Chesapeake.”

Alex Oliver is a locomotive engineer with Commonwealth Railroad. “I needed car insurance on my Ford Taurus and Chesapeake Insurance wrote me up right away,” he shares enthusiastically. “I surfed the internet comparing prices. Chesapeake Insurance had the lowest rock bottom prices with the best coverage. The agent took time to explain exactly what my policy covered and made some really good recommendations for coverage that I didn’t think of. They are good

people and I would recommend them to everyone.”

Both Jerry and Cindy believe that their staff is what sets Chesapeake Insurance Services apart from their competition.

“We have employees who are knowledgeable and loyal both to us and our customers,” Jerry relates. “Diane Jordan is an agent who has been with us from the very beginning, and she, like our other agents, Charles Mushett and Kendal Johnson, is extremely dedicated to her customers. Debbie McNeill is our Office Manager and has been with us for more than a decade, and Casey Grant helps keep things running as our Administrative Assistant. Cindy and I have been truly blessed with a team like this.”

The Hansens are quite active in a number of ministries at their church, St. Thomas Episcopal in Great Bridge, and they are both strong supporters of the Chesapeake Rotary Club and Great Bridge Rotary Club. “Jerry is a co-founder of the Great Bridge club and was its Charter President,” Cindy says proudly.

Jerry sat on the boards of a number of professional organizations and community associations including Old Point National Bank. Cindy is active in Special Olympics Virginia and is a 10-year volunteer with the local Girl Scout Council, teaching young ladies the art of creative cooking. She also finds time to help with the local Meals on Wheels Program and participates with the Special Olympics golf tournament.

Jerry and Cindy recently renewed their marriage vows at Cape Hatteras. As a wedding present, Jerry gave Cindy a fisherman’s chest wader and a new rod and reel. She loved it.

“If that doesn’t mean we’re a perfect match,” Cindy says with a smile, “I don’t know what does!”

Chesapeake Insurance is conveniently located just off Battlefield Boulevard near Lowe’s.

“We will gladly offer a free personal consultation and tailor a program for all of someone’s insurance needs,” Jerry promises. “There will never be any surprises with your coverage when you need us most. We explain everything in the smallest detail. We live up to our own company motto — *You Can Trust Our Experience* — and to the Erie motto: *Above all in service.*”

**Chesapeake Insurance Services**

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