

Multi-Generation Agencies...

Mixing Business With Family

The Milner Group Lawrenceville, GA



Front row: Willis "Lat" Milner, Seixas "Chip" Milner, Jr; and Whitner Milner. Back row: Willis Milner, Jr. (photo); Haley Milner; Seixas "Chad" Milner, III; Abby Milner Mann; Christian Milner; Grant Caldwell; and Seixas Milner, Sr. (photo).

The Milner family began providing insurance for generations 143 years ago. Incorporated now for more than 50 years, their roots date back to 1866 when Major John C. Whitner started the first insurance agency in Atlanta following the Civil War (after Sherman burned the city). His son, John C. Whitner Jr., decided to join the business and brilliantly renamed his father's company "Whitner & Company." The younger Whitner's son-in-law, Willis J. Milner Jr., also had a passion for insurance, as did his son, Willis J. Milner Jr., who later founded Security Benefit Associates,

a company that is still part of The Milner Group today.

Willis J. Milner Jr. passed that agency over to his son, Seixas Groves Milner, in 1960. Seixas forged a legacy in independent brokerage, most notably joining the "gang of seven"—now known as NAILBA—whose efforts kept independent distribution alive.

Seixas made things better for the industry and in turn his family. He received many accolades for excellence; among them were the George M. Connor Award and the Harry I. Davis Award, from the Georgia Association of Life Underwriters

and the Atlanta Association of Life Underwriters, respectively (known today as NAIFA—Georgia and NAIFA—Atlanta). He was honored as the first recipient of the National Association of Independent Life Brokerage Agencies H.D. Mooers Award for Excellence. He also served on *Broker World* magazine's first advisory board. Uninterested in retirement, Seixas was able to work with his four sons, one daughter, and first grandson during his last days at work.

Seixas G. "Chip" Milner Jr. began running The Milner Group in 2001. He has served as chairman of the Georgia

State Association of Life Underwriters (now NAIFA-Georgia), as president of Life Leaders of Georgia, on the board of both the Athens and Atlanta life underwriters chapters, and as chairman of NAILBA in 2000. Through 34 years of experience, Chip has become best known as “the man who can place an uninsurable case.”

Continuing the legacy of service-focused health brokerage, Lat Milner has served as president and chief executive officer of the original health company SBA Group Services, Inc., since 1996 and is a current member of the Georgia Association of Health Underwriters and Brokers' Health Insurance Network, Inc.

The youngest of the brothers, Whitner Milner, having served on the boards of Georgia and Atlanta NAIFA chapters, is now vice president of The Milner Agency, Inc.

Seixas G. “Chad” Milner III, oldest member of the next generation, brought annuity sales to The Milner Group in 2001 and recently reached \$200 million in annual premium. Abby Milner Mann joined the company in 2006 and now serves as internal wholesaler in Birmingham, AL. The infamous in-law Grant Caldwell began his work in insurance eight years ago, earning his CLU and CFP. He has recently been named vice president of life sales, working from Chattanooga, TN. The newest additions are Haley Milner in group health, and Christian Milner, director of in-force business.

Never forgetting where they came from, each family member continues to make The Milner Group a testimony of its product: *insurance for generations.*

operation officer for The Milner Agency, Inc., has tirelessly served as the family's unofficial head council, having been with the company for 26 years.

In addition, there are many family members unrelated to the company (believe it or not) who have each served as a dinner table mediator at one time or another. An objective family council is vital to managing and planning for a family and its business.

If you were writing a family business leadership handbook, what is the most important issue that you would include?

Work ethic. A number of quotes standing the test of time can still be heard around the agency today: “Always answer the phone” and “people over paper” are both reminders that the customer could just as easily be calling someone else. “The answer is always yes” so just give me the question is the cue.

In references about family businesses, many sources say that a family council must be set up to deal with conflict, succession and ownership issues. In your opinion, is this action necessary and, if so, how should it be constructed?

Absolutely. A family council should be comprised of people who know the business, understand the family, and are considered trustworthy to all involved.

“Go sell something” charges everyone to focus on the bottom line—getting business placed.

If all links in the chain are united by these basic work ethics, a family business is under great leadership!

The Milner Group routinely consults their accountant and attorney—both with long-standing relationships to the company.

Greg Ragan, chief financial officer/chief

Succession is a necessary part of any business, but particularly when multiple generations of one family are involved. What should be considered when setting up a succession plan?

Realizing the need to establish a succession plan early on is most important. A business owner needs to be asked: *What happens to your company if you die today? When do you plan to retire? Who will take over when you do retire? Who will receive ownership of your company?*

With generations of family members involved, a business owner must also take into account the personal feelings and ambitions of all parties involved; however, trying to be fair to everyone is unrealistic and, at times, unprofessional.

In order to establish a thorough succession plan, a business owner should consult legal council, tax advice and, of course, a reputable insurance expert. [M]

The Milners can be reached at The Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043. Telephone: 770-455-1234. Email: chip@milnergroupp.com.