

Half a Century of Service

A lot of things happened in 1946.

Castlegar was incorporated as a village, the United Nations held its first assembly and what would become Anderson Insurance Agencies Ltd. opened its doors to serve the insurance needs of Castlegarians.

To help celebrate 50 years in business, Anderson Insurance Agencies will hold an open house Saturday, Sept. 7 from noon-3 p.m. at its 605 Columbia Avenue offices. Door prizes are up for grabs, CKQR will be on location and the Castlegar Selkirk Lions Club will serve hot dogs and drinks with the proceeds going to the club.

The agency got its start in the spring of 1946 when Cyril Bell opened "Cyril Bell Insurance and Real Estate" in the Fomenoff building where Pete's TV is now. Bell sold his first policy to Johnny Sherbiko for "milk delivery" as Sherbiko operated a dairy on the property which now houses the Anglican church. Bell lived in Kinnaird and also operated an insurance agency in Trail. His first Castlegar employee was Adeline Sutherland.

After a few years, the office was moved to the old Bank of Montreal building where West's Department Store is now. In January, 1955, the agency was sold to Howard and Alice Anderson and was renamed "Anderson Agencies." The Andersons operated Anderson Real Estate and Insurance in the office next to the Bank of Montreal and when the bank expanded, they moved upstairs in the same building.

In 1957 along with two partners, the Andersons built the Loudin building. They operated the agency here until 1968 when the insurance portion of the business was sold to Hugh Nicol while the Andersons retained the real estate portion. The real estate portion was later sold to Bjorn Edblad when Howard Anderson retired.

In 1970, Nicol bought the insurance portion of Young Insurance and Real Estate from Jack and Jean Young. Nicol merged the two agencies and operated them as Anderson Insurance Agencies Ltd. until 1975. From 1968 to 1975, the business was operated from a building on Maple Street which is now 4th Street.

Current owner Carvil Moorey came to work for Nicol in November, 1972 and on Jan. 1, 1975, Moorey purchased the business from Nicol. Moorey operated the agency from the 4th Street location until 1983. In January of that year, he purchased the Motor Vehicle Licence Office from

Oglov Holdings and moved Anderson Insurance Agencies to its current location at 605 Columbia Avenue. The office now houses both Anderson Insurance Agencies and the Castlegar Motor Vehicle Licence Office.

In August, 1991, Scott Moorey joined the agency after completing the General Insurance and Business Administration program at Langara College. In September, 1992, Anderson Insurance purchased the general insurance division from NRS Mountainview Agencies (now Century 21 Mountainview Agencies).

Anderson Insurance has been owned by the Moorey family since 1975 and will be in the future with the addition of Lisa Moorey in September, 1995.

"We're keeping it a family-owned and operated business," explains Carvil Moorey. "We want to keep it going and hopefully keep it growing."

In January of this year, the agency purchased a Multi-user Agency Manager system to help align itself for the future. The new automation system will help the agency compete with the credit union agencies, banks and direct writers of the future.

"Competition is increasing," says Scott Moorey. "The multi-user system allows us to do more of our own underwriting. We'll be issuing our own paper within two years."

Other changes include a new digital camera and system for motor vehicle licences which is expected to be on stream by October.

The newest changes are part of a tradition of changes over the past 50 years, both at Anderson Insurance Agencies and the insurance industry

in general.

"The basic concept of insurance hasn't changed, but policy wording, what we insure and coverages certainly have," says Carvil Moorey. "Every year, insurance companies have to change with society. For instance we insure things now which weren't even around five years ago."

He explains early insurance policies used to cover only fire, but now all-risk coverage policies have become commonplace.

Currently, roughly 220 general insurance companies exist, but through downsizing, mergers and amalgamations, the numbers keep getting fewer.

"The trend is to fewer companies with higher volumes which means better rates for customers," says Scott Moorey.

Anderson Agencies deals with eight general insurance companies and also went into life and disability policies two years ago.

On the motor vehicle side, customers can obtain driver's licences, motor vehicle permits, driver's abstracts, road tests and learner's licences.

What started as a one-man operation with one policy has now become an agency handling several thousand policies and employing eight people.

Though much has changed in 50 years, the Mooreys have no plans to change the agency's name.

"The Anderson name was a respected one in this community, so we didn't change it," explains Carvil Moorey. "And we don't plan to."

What else won't change is a commitment to customer service and looking after the insurance needs of people in the local community.

