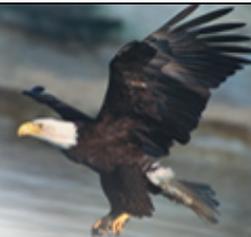




IIAV Newsletter

116 Years in the News

Independent Insurance Agents of Virginia, Inc. – The Virginia Association of Insurance AgentsSM



[Archive](#) | [Advertise](#) | www.iiav.com

June 2016

Monty Dise to be Installed as IIAV Chairman at the Annual Meeting

 [Print this Article](#) | [Send to Colleague](#)

At the **Annual Meeting** of the **Independent Insurance Agents of Virginia**, **June 15, 2016** at the Jefferson Hotel in Richmond, Monty Dise will officially be elected and installed as the new Chairman of the organization for the coming year.

Surrounded by family, business associates, colleagues and fellow IIAV members, Dise plans to launch directly into his targeted objectives for the association including — but not limited to — the following:

- 1) Retain and grow membership to sustain our association as the times they are changin.' We do this by offering value. What is value to our members and thinking outside of the box?E&O, Risk Management/CE, LEGISLATIVE?
- 2) Be even more pro-active in legislative issues, including health care reform at the BOI and other legal/political levels.
- 3) Support the Young Agents efforts.
- 4) Educate the public on insurance and IA's important roles within the insurance buying process and the unique service we provide...

Affable and gregarious, Dise is well known to many. However, some of IIAV's members may wish to get to know him a bit better. Below is a reproduction of an IIAV eNewsletter feature on Dise's **firm Asset Protection Group, Inc.** issued a couple of years ago.

"You may have graduated a Bulldog, but you were born a Hokie." These were the words of Monty Dise's father reminding him of his proper roots. Staying focused on his "roots" is apparently not an issue for Monty Dise.



From Midlothian, Virginia and a graduate of Midlothian High School, Dise ventured off to Radford University briefly and then sought University of Georgia for the remainder of his collegiate career. A major in business and communications, Dise was not eager to begin his career AFTER graduation. Instead he began pursuing an ambitious pathway while still in school. Before graduating in 1989, Dise had already obtained his Life and Health insurance licenses as well as his Series 6 and Series 63 certifications.

Dise's father had been with Ford Motor Company so "cars were in his blood" so to speak. Monty did sell cars while in school, but it was an internship with The Equitable (AXA, today) that got him hooked into the insurance field.

Monty Dise loved sales and still does. Although several promising career insurance positions were presented to him, the opportunity to begin with a new start-up operation in the Richmond area intrigued him the most. Out of the basement of one of the principal's home was launched Virginia Financial Associates, Inc. Monty was one of the founders. Dise recalls that Virginia Financial Associates, Inc. "VFA" grew at an impressive, if not alarming, rate. At one point, it employed thirty. In June of 1995, Dise formed a subsidiary, Asset Protection Group, Inc. "AP Group", as niche based all-lines insurance agency. The new entity initially shared employees with VFA. In 2002, AP Group spun off with Monty Dise as president and sole owner. Two employees followed along with Monty.

The growth and success of AP Group has been impressive. From his earliest days in the business, Dise was schooled to "find the right buyer" and, as such, Dise made the critical decision to primarily direct this attention to selling to professionals. When he started, Dise knew one fairly significant dentist. He decided to go after his business. Within two years, Dise had captured the prospect's medical malpractice, BOP, and group health. There was no turning back. He'd found his "profession" and stuck to it. Dise did his homework and secured the right markets to take care of the dentists' insurance needs. Dise started working the dental associations. He participated in their annual meetings and trade shows enthusiastically and assertively. Five years ago Dise expanded his reach into the North Carolina market.

Dise and AP Group have been unselfish with time and expertise. Dise has served as President of the Independent Insurance Agents of Richmond. Presently, he serves on the Board of Directors of the Virginia Financial Services Corporation and has served on the Board of Directors of the Independent Insurance Agents of Virginia. He was the distinguished recipient of IIAV's Golden Eagle Award in 2011. Dise continues to be an integral part of IIAV's Legislative Committee. Governor Tim Kaine appointed Dise to serve on the Access to Healthcare Committee. He has participated on the Virginia Bureau of Insurance Work Group for Universal Health Application. And in August 2010 Dise was one of twenty four Virginia leaders on Governor Bob McDonnell's Virginia Health Reform Initiative Advisory Council.

Since AP Group separated from VFA all of the growth has been organic, the property & casualty premiums have risen eight-fold. During that same period of time, the non-property & casualty revenues have increased 500 percent. All of this is effectively and efficiently handled with a professional staff of seven. In all, business revenues are split fairly evenly at 50 percent property & casualty and 50 percent life & health. Of the property and casualty business lines, about 40 percent is comprised of professional liability and remainder included principally BOP's, workers compensation and personal lines.

Dise insists that sticking to his original marketing strategy of selling to the dental profession has resulted in AP Group writing 90 percent of the oral surgeons in Virginia and North Carolina. AP Group insures about 1,500 dentists in Virginia and North Carolina, including VCU Dental Care, UNC School of Dentistry, and ECU School of Dental Medicine. But it certainly does not end there. AP Group's employee benefits division has endorsements from several associations outside of the dental profession. In November of 2015, Dise, through a joint venture commercial real estate deal, ironically with his first dental client, became the sole owner of his new office building that houses the AP Group team of professionals. A new permanent office space in North Carolina will be established in the future. And, additional states should witness the sales presence of AP Group.

AP Group, Inc. is yet another incredible example of an IIAV member agency outperforming the norms by establishing a firm footprint in a profitable niche market and working it effectively.

Keep your eyes firmly on Monty Dise and his team at the expanding Asset Protection Group, Inc. There is more "bulldog" in this outfit and certainly nothing "hokie" about this ongoing success story.

"It surely will be an active, productive and assertive year with Monty at the helm," says IIAV's Bob Bradshaw. "Monty will be, of course, a serious leader. But, adds Bradshaw, "he has an entertaining side as well."

One of Dise's favorite adages to share is "No one has endurance like the one that sells insurance." "I live by this," proclaims Dise. His firm belief and conviction of the value of the Association comes through loud and clear. Dise says, "If you are in the insurance business and not an IIAV member, then you're really not in the insurance business."

Many don't know this "tithing" fact about Monty Dise and his business practice. In an effort to share his good business blessings with selected charities and spiritual outlets, Dise's agency began some years ago donating, or "tithing", initially 1 percent of all revenues annually. Each year, he increases the percentage, and now is "giving" back to the community 3 percent of revenues. This practice will continue until he reaches the full 10 percent amount.

This says an awful lot about the character of this agent and his agency.