

Tell me about your business.

We've been around for 95 years. We're the oldest wholesaler in the country. We'll do about \$2.2 billion of premiums in 2009, spread across six practice groups: property, casualty, transportation, underwriting, energy and professional services. We have about 830 employees in roughly 25 offices around the country.

How about your family?

My wife is Carmen. We have a daughter, Whitney, 22. She just got a job with an insurance company in an administrative role. I have a son, Ben, 21, at the University of Georgia. My son and daughter both went there. We're fairly entrenched in the South and in Atlanta.

How would people describe your management style?

People refer to me as driven. I guess my management style is to try to recognize that (though I don't necessarily agree with it) and temper it so I don't alienate people. I'm very impatient. It takes people a while

Personal Lines

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to adjust to my schedule and expectations. My management style is to be fair to everyone but recognize that not everyone's the same, so you can't treat everyone the same. But you have to treat everyone fairly.

What do you enjoy about your work?

The thing I enjoy is the various businesses that you get involved in. I've been involved in coal mining, railroads, energy-related stuff, chemical-related stuff, steel mills. We write a lot of everything.

What's your favorite place to visit?

I travel so much during work that that's kind of the last thing I want to do.

What do you like to read?

I like things that challenge the way everybody thinks and looks at stuff. *The Economist* is a very liberal magazine. I'm more conservative, but I really enjoy reading it because it's a different perspective on issues. Stuff like that makes you think your positions through.

I understand you're a big fan of University of Georgia football. That's your alma mater.

We have always gone to the games. And then, when you have kids there, if you take enough food and drinks, they'll stop by for five minutes before the game.

What's the best advice you ever got?

I got a lot of advice from my father, Jack Abernathy. One of the big things he always talked about was meeting people on their hill—trying to empathize with people. Everybody's in a different spot, and you can't really relate to people until you understand where they are. Usually they're not going to come to your hill.

You've got to come to theirs.

What's the best advice you ever gave?

A lot of the advice I give is the advice I've been given. Hopefully, people find value in it, like I did.