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Capdevila protects clients' dreams

Energy, innovation and charm lead Argentinian to American success.

By REX L. TROUTE

I have learned that smiling is a cheap way to look better *Carlos Capdevila*

It is no mystery why Carlos Capdevila has succeeded in life and business. With a persistent attitude and an effervescent personality, the native of Argentina has become an American success story in the insurance industry in Burlington.



Born in Tucuman, Argentina, Capdevila only reached his junior year in high school, but for good reason, as he had to go on tour. The drummer of a popular rock 'n' roll band in his native country, Capdevila was a full-time studio and touring musician from 1973 to 1985.

A big change in Capdevila's life came when he met Kimberly Johnson, an AFS foreign exchange student from Burlington High School visiting his South American nation. The pair dated for two years and got married in 1981 in Kim's hometown of Burlington. The couple lived in Argentina for four years, and their first child, Lindsey, came along in June 1984.

"*When Momma says we're going home, we're going home,*" Capdevila said on how the arrival of Lindsey helped move him to Burlington permanently.

The couple communicated largely in Spanish, so when Capdevila came to Iowa he spoke very little English. Being a professional musician for all of his young working life, he had no other job skills. His landing in the insurance trade was simply happenstance. "***When you have a 4-month-old baby and \$50 you don't pick,***" Capdevila said of choosing a career.

But before he could go to work for Combined Insurance, he had to pass the insurance test to get his license. Four times Capdevila made the bus trip to Des Moines to take the test, and four times he failed, but improved each time. Perseverance paid off, however, as he began to tape the sessions, and translate them from English to Spanish so he could understand the material better. The fifth time was the charm – he passed.

Kim helped Carlos memorize his sales script in English for Combined Insurance, as he was to cover the entire state of Iowa presenting his products door to door.

"I didn't understand what I was saying," Capdevila said. "I would leave Sunday night with cooler and homemade sandwiches and be back on Fridays to see my family."

Capdevila gave credit to the smalltown communities and farmsteads he called on with helping develop his language skills. Though he worked for Combined Insurance for just one year, he was the top salesman in Iowa. "*When I was with Combined, I learned a lot about sales, and people, Iowa people*" he said.

Capdevila switched jobs and went to work for AAA selling memberships to the motor club and leisure travel organization. First, he sold memberships door-to-door, but later learned to increase his sales making appointments and working over the phone.



His eventual connection to American Family Insurance could be considered happenstance again. A fellow AAA salesperson applied for a position with American Family Insurance, but the person doing the hiring noticed Capdevila's sales were higher and recruited him instead.

Capdevila was sent off to Madison Wisconsin for training with the company. When the three weeks of training was over, the instructor simply wrote "untrainable" on Capdevila's full report.

That didn't dissuade Capdevila as he set up the Carlos Capdevila Agency in Fairway Center in 1988, selling American Family Insurance products. "I had one policy and it was mine," he said of his business start.

"You are an independent contractor. You own your own business," Capdevila said. "My wife, Kim, was my assistant. She got licensed. The first two or three years, we were just trying to make it and it was very hard."

He got his name out to the Burlington public by going door-to-door and by distributing fliers and business cards. A turning point for Capdevila in the insurance business came when he started concentrating on his customer's needs and less on the money and commissions.

"For you to become successful, you have to concentrate on the right thing. You need to take care of your client, " if you do that, they will take care of you Capdevila said.

Another major turning point for Capdevila's young agency came in 1990. He ran into a Domino's franchise owner, and called on them six or seven times trying to get their insurance business. Capdevila eventually created a national program that covered every aspect of the pizza company's business from workman's compensation to auto insurance.

Domino's franchisees were impressed with the program and Capdevila became the insurance agent for many (Over 500 locations) of them throughout the Midwest. Today, at \$5 million in annual premiums, it is one of the largest commercial lines programs established by an American Family Insurance agent.

Capdevila's connection with Domino's went a step further during the 2005 catastrophe known as Hurricane Katrina. He and Minnesota Domino's franchisee William Graves head south and help out by feeding those displaced by the storm. **"We set up a mobile pizza store in a parking lot," Capdevila said. "I was in the middle of this thing."**

The two set up shop in Bay St. Louis, Miss., and quickly had lines of 100's of people who were in need of food. That effort endeared Capdevila to the Domino's company even more, and his business

program took off with the pizza chain.

"People do business with people they like, but to like you, they have to get to know you first"

Capdevila said. "Business kicked into a different gear when Katrina hit."

One of his Domino's clients went from owning one store to 111 stores in several states, becoming the second largest franchisee with in Domino's Pizza, Today, The Carlos Capdevila Agency does business with over 100 Domino's Pizza corporations and protects more than 450 stores in 14 states.



"That made me able to compete with other agencies," Capdevila said of his commercial program. "I couldn't do that in our small town of Burlington."

"I was able to be a bit of an inspiration to think out of the box," Capdevila said.

Though the commercial side of the business is a big part of his agency, Capdevila has 3,500 policy holders in Burlington and southeast Iowa. We insure a lot of houses, cars and boats," he said. "We protect your dreams. I'm a dream protector."

American Family Insurance, a Fortune 250 company, has offered Capdevila advancement through the ranks, but he's chosen to stay in Burlington.

"They are proud of my success. That's why I love this community," he said. **"I didn't want to leave my people."** Capdevila credits Kim, his staff and others with American Family Insurance for the success he has achieved in the last 25 years.

"A lot of people helped me. When I started I didn't know anything about insurance," he said.

Being concern about his knowledge of the insurance business and the responsibility of taking care of peoples most important assets **"Someone told me that customers don't care how much you know, but they know how much you care and it change my life, it give me confidence."**

Because of the help Capdevila's received over the years, he's made it a point to get involved in Burlington organizations. **"Locally, I try to give back to the community in many ways,"** he said.

"These people gave me an opportunity." It's important not only to recognize the opportunities, but also to take action.

He has served as president for Burlington Notre Dame School Board, Chairman of the Des Moines Co. Civil Service Commission, President of the Optimist Club, High School Soccer Coach, along with helping many other organizations. **"It's been an incredible 25 years,"** Capdevila said.

From where he came from, with little English, \$50 in his pocket and a newborn to feed, Capdevila has become not only an American success story, but also a proud American. He hopes his success can be an example to others looking to make it in the USA.

"I want them to get a little motivation," Capdevila said.

Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.

Thomas A. Edison