



A map at Tucker's office where clients can put a pin in their hometowns.

Agency Finds Niche with International Clients



By Melissa Hall

Imagine moving to a new country.

Not only is the language foreign and the customs strange, but you also have to learn the country's unique driving regulations and navigate a world of insurance that's completely different from what you're used to.

Since opening its doors in 2010, Tucker Insurance Services has gone above and beyond to help international students with that

difficult transition. The agency is located just off of Purdue University's campus in West Lafayette, an institution well known for its high number of international students.

As of the 2019 Fall semester, 40% of Purdue's graduate students were international (20% of undergrads). Those stats are vastly different this year, as travel bans and e-learning have forced changes, but in a typical

year, West Lafayette is filled with students representing more than 134 countries. There were more than 3,000 from China alone last year. Those numbers have steadily increased each year since 2009.

The University's international student enrollment ranks fourth among U.S. public institutions. Each student is trying to navigate a new cultural landscape. Owner Phil Tucker saw the need for an insurance agency that caters to that audience

and decided to fill that void. He has staff members that speak fluent Mandarin Chinese to assist international students as they explain their insurance needs.

“When we found out how many international students there were and realized that many of them didn’t understand how the laws here work, we knew we could help,” said Tucker. “We were helping anyone who came through our doors and this niche developed organically. It was a perfect fit.”

Tucker’s insurance experience runs deep and extends long beyond the past decade. His father opened an insurance agency in the 1950s. Later Tucker worked for more than 15 years in management at State Farm Insurance in upstate New York before moving to Indiana.

Tucker Insurance Services operates their agency based on their four family “ViTaLS”: Virtue, truth, love, and service. These guiding principles have been at the heart of the business from the beginning. When a huge snowstorm hit the community a couple of years ago, students were unable to get to class because their cars

wouldn’t start. Companies were putting people on a wait list for days before they could get help. Tucker’s staff decided they could assist and sent an email to their clients letting them know they could help. “We told our clients to call our office directly. Then my son went out and spent days jump-starting clients’ cars for no charge,” Phil Tucker explained. “We just wanted to help our clients.”

That spirit of helpfulness extends to the community as well. They sponsor local little league soccer and baseball teams, a gymnastic school, and the Purdue University fraternal order of police. “We’re always looking for ways to give back,” Tucker explained. Referrals for Tucker have extended to China. Students who get to West Lafayette for the first time have shared that someone from their home in China told them they had to visit Tucker as soon as they got to Indiana. Though the challenges of the pandemic have affected the number of international students in town, the staff at Tucker Insurance Services is still serving everyone who comes through their door. ■



Tucker Insurance Services staff members.