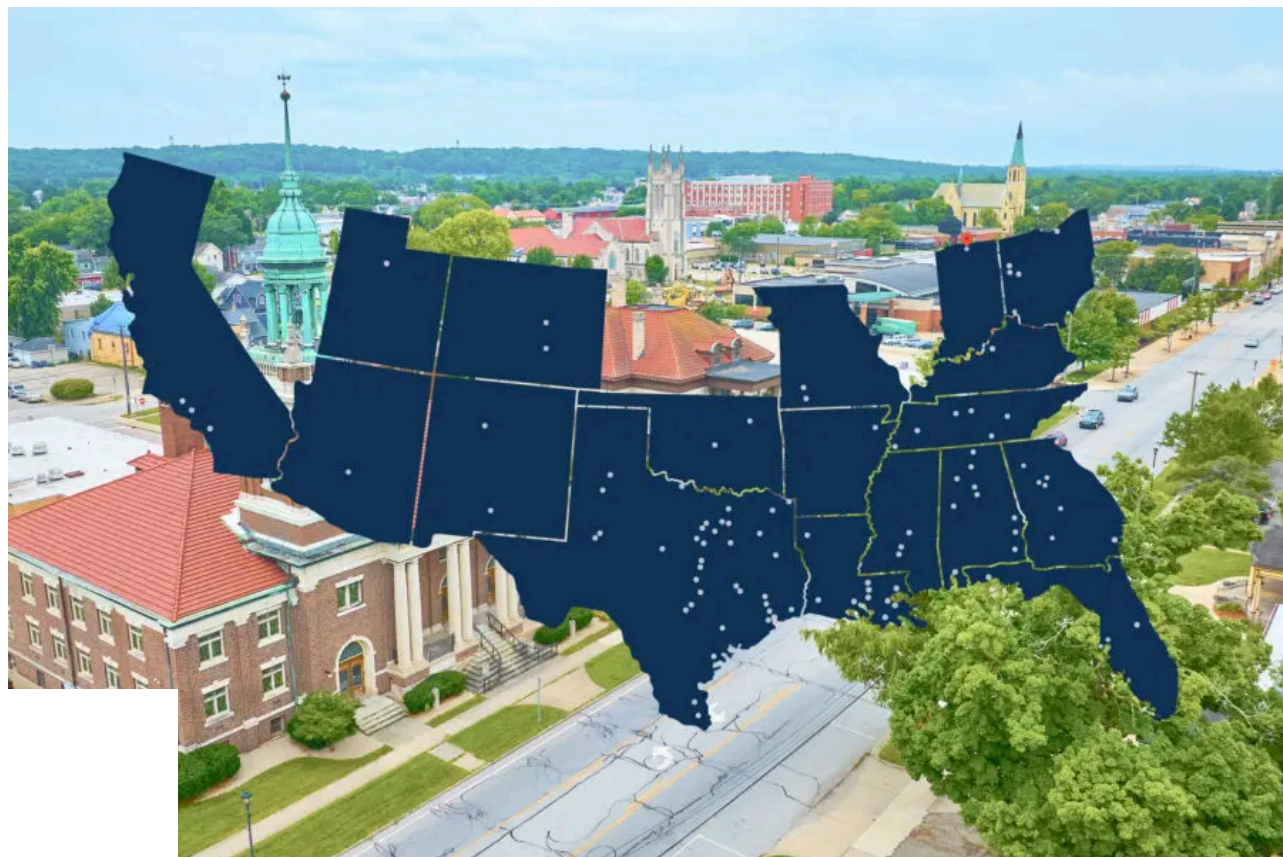


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Higginbotham Enters Indiana with Synergy Insurance

December 9, 2025



Higginbotham, a broad-based, employee-owned insurance, financial and HR services firm headquartered in Texas, has teamed up with Synergy Insurance of Mishawaka, Indiana, giving the firm its first footprint in the Hoosier State. The move strengthens support for Synergy's commercial, employee benefits and personal lines clients and creates a shared platform for growth across a key Great Lakes corridor.

Under the guidance of Chairman and CEO Rusty Reid, Higginbotham pursues a dual growth strategy that combines organic growth and strategic collaborations with independent agencies that share the Fort Worth firm's commitment to client service, **community engagement** and staff development.

"Synergy is exactly the kind of agency we look for when we go into a new state," Reid said. "They've spent nearly 20 years growing the right way in northern Indiana and they share our belief that if you invest in your community and your people, the business will follow. Together we can bring more resources to their team and their clients and start building out a Great Lakes corridor that reaches across Indiana, Michigan, Illinois and Ohio."

Synergy traces its roots to the Michael Reddy Agency, founded by Synergy's president and CEO Mike Reddy Jr. and his father. Billy Bridwell joined the agency in 1995 and was instrumental in its growth. In 2006, that momentum led to a merger that created Synergy Insurance Group. Over time, the ownership group expanded to include Nathan Spite, David Atkinson and Rick Nystrand. Today, the core ownership group of Reddy, Bridwell, Spite, Atkinson and Nystrand has led the agency to more than double in size since 2020, primarily through new business.

As that growth continues, Reddy said that he and the other owners began looking for a larger firm with which to join forces.

"We built a carefully targeted list," Reddy said. "We looked at publicly traded firms, midsized and smaller private equity-backed firms and even a startup. Then we looked at Higginbotham, which was something different. They are majority owned by their employees and built around supporting — not replacing — regional teams. We spent about a year and a half looking for the right fit and kept coming back to Higginbotham."

“We believe culture is everything,” Bridwell agreed. “Our core values are simple: be ideal team players, never quit on a miss, be humble, hungry and smart, and have fun. When we started talking with Higginbotham, it felt like they were wired the same way. Everybody we met matched those values. Every conversation has been better than the one before and that gives us a lot of confidence about this next chapter.”

For Synergy’s brokers and clients, the move is about adding concrete tools and support. For example, the agency can now tap into Higginbotham’s **Day Two Services®** for ongoing risk management and compliance resources.

“We’ve done a great job maximizing our potential at our current level,” said commercial insurance specialist Nystrand. “But the industry is moving fast. Higginbotham lets us walk into a meeting with deeper, data-driven analysis on the front end and then back it up with their Day Two Services. We can sit down with a prospect, show them what their numbers are telling us, write the insurance contract and say, ‘Here’s what comes next.’ That contract becomes the start of a conversation, not the end of one.”

“We’ve spent nearly 20 years building Synergy the right way — one relationship, one hire, one piece of business at a time,” Reddy concluded. “Linking our future with Higginbotham lets us keep that identity while giving our team and our clients the kind of resources you only see in much bigger markets. For us, this is a launching pad for what Synergy can be across northern Indiana and the greater Great Lakes region.”

About Synergy Insurance

Synergy Insurance Group is an independent insurance agency based in Mishawaka, Indiana, providing peace of mind to businesses and families across northern Indiana and southern Michigan. Guided by core values that include being ideal team players, never quitting on a miss, being humble, hungry and smart, and having fun, Synergy focuses on relationships, not transactions, and will not compromise its standards for short-term gain. True to its name, the firm believes clients are stronger working together with an adviser than going it alone, combining personalized coverage, proactive risk management and knowledgeable service to help protect what matters most.

About Higginbotham

Higginbotham is a single source solution for **personal** and **commercial insurance**, **financial** and **HR/employee benefits** services. The employee-owned firm was established in 1948 and today ranks as the nation’s 18th largest independent insurance brokerage by revenue,

according to *The Hales Report* by Dowling Hales, a leading authority in insurance M&A. Based in **Fort Worth, Texas**, Higginbotham serves businesses and individuals through **locations across the country**. The firm specializes in tailoring programs to meet each client's unique needs and stands by those programs with their Day Two Services®, which provide proactive customer support through the life of each policy.

Higginbotham is a **values-driven firm** that strives to be family to employees, accountable to clients, teammates to carriers, and generous to communities.

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