



Richard Chichester
Regional Vice President

Middleton & Company has been named 2025 Agent of the Year by Merchants Midlantic Regional. This is based on their status as a very high-quality property casualty agency that has consistently produced excellent results and enjoys a great relationship with Merchants – based on trust. Simply put, their profit and growth results alone warrant “Agent of the Year” recognition. However, as outstanding as the production numbers are, the relationship is even better. They are trustworthy, responsive, professional and supportive in addressing issues/concerns. Most importantly – they are very committed to producing profit for the agency, their policyholders and Merchants. The combination of these factors makes Middleton undeniably strong candidate to be selected as MRO’s Merchants’ Agent of the Year for the second time.

Middleton & Company is a third generation, family-owned Insurance business since 1969 (originally started in 1937). Richard Gaynor – President, and his 2 sons, David & Brandon keep the family legacy tradition strong. Middleton & Company has represented Merchants since 1991. Over that time, they have earned a reputation for producing exceptional results as measured by growth and profitability.

Middleton & Company is the insurance advisor for many Trade and Business Associations across the state of New Jersey, providing educational seminars, publishing articles with informative and relevant information addressing their specific needs including: Loss Control, Risk Management, Insurance Protection, Risk Transfer, and Hold Harmless & Indemnification Agreements. Here is a summary of memberships:

- Builders Association (BANNJ)
- Landscape Contractors Association
- Land Improvement Contractors Association (LICA)
- Irrigation Association of NJ (IANJ)
- APSP / NESPA / Metro Chapter-Pool Builders
- National Ornamental Miscellaneous Metals Assoc. (NOMMA)

From a community perspective, Middleton & Co. have participated in the Sussex County Chamber of Commerce for over 27 years, as well as being heavily involved in the Sussex County Food Bank with a focus on increasing donations to that organization. They’re also active in the county’s *Stuff the Bus* donation drive that takes place in the fall and benefits county residents in need with food donations in excess of 75,000 lbs. as well as cash donations. They are also active in the Non-profit SCARC – which provides assistance for individuals and families who suffer from developmental disabilities in Sussex County. Further Middleton & Co is both an active member of the Independent Insurance Agents of New Jersey as well as a member of the Professional Insurance Agents (PIA).

Middleton & Co is laser focused on helping their customers effectively manage risk by preventing losses and having proper insurance protection. This helps their customers profitably grow. The operative word is profitable. Richard Gaynor’s mantra is that “Nobody wins with a loss”. Therefore, Middleton and Co. takes a methodical approach with every customer – promoting safety and security with each insurance program created so that it drives profitability for all entities involved in the transaction. By taking this approach, they align the interests of the policyholder, agent and company.