

# Insurance

BUSINESS AMERICA

IBAMAG.COM  
ISSUE 6.01 | \$12.95

# SPECIALIST BROKERS 2018

Looking for specialty coverage?  
Start with these 59 wholesale brokers  
who consistently go above and beyond



## THE NEXT WAVE OF TECH

How AI, Big Data and more could shape the industry in 2018

## AND THE WINNERS ARE ...

Who won big at the first-ever *Insurance Business America Awards*?

## ENVIRONMENTAL INSURANCE

Expert tips on navigating this increasingly complex space

SPECIAL REPORT

# TOP SPECIALIST BROKERS 2018

These 59 brokers have taken their business to the next level by focusing on the industry's unique, hard-to-place and specialized risks

**A RETAIL** broker's best partner when it comes to finding coverage for unique and varied industries, specialist wholesale brokers possess the knowledge and expertise needed to cover every risk and exposure. To find out which wholesale partners consistently go above and beyond, *IBA* asked retail brokers to name the best specialist brokers working in today's insurance industry.

From environmental brokers navigating changing markets and construction specialists learning to adapt to changing carrier appetites, to those specializing in even the most niche sectors (including e-cigarettes and forest products), the 59 wholesale brokers on the following pages stand out from the crowd thanks to their incredible service.

Together, they explain the challenges of working in their distinctive arenas and how they developed a passion for the niches they have come to build their careers around.

## TOP SPECIALIST BROKERS INDEX

COMPANY	NAME	PAGE	COMPANY	NAME	PAGE
AAU: Allied American Underwriters	Cyndi Johnston	30	Breckenridge Insurance Services	Michael J. Foley	38
AAU: Allied American Underwriters	Elizabeth Pullen	32	Breckenridge Insurance Services	Shawn Hall	34
AAU: Allied American Underwriters	Nathan Jackson	35	Breckenridge Insurance Services	Victoria Dearing	32
AAU: Allied American Underwriters	Vickey Pierce	26	Brown & Riding	Doug Flake	30
American Risk Management Resources Network	Harrison Scheider	23	Brown & Riding	David Chipp	22
American Risk Management Resources Network	Jeff Cunningham	26	Burns & Wilcox	David Derigiotis	36
AmWINS Brokerage of California	Brian Frost	39	Burns & Wilcox	Gina Jones	40
AmWINS Brokerage of Georgia	Heath Cunningham	32	Burns & Wilcox	Rebecca Roberts	39
AmWINS Brokerage of Georgia	Richard Fernandez	25	Burns & Wilcox Brokerage	Barry L. Whitton	31
AmWINS Brokerage of Georgia	Richard Minor	22	Burns & Wilcox Brokerage	David M. Gross	29
AmWINS Brokerage of Georgia	Sam Baig	31	Capitol Special Risks, a division of Specialty Program Group LLC	Rachel Coughlin	26
AmWINS Brokerage of New England	Gary Grindle	21	Capitol Special Risks, a division of Specialty Program Group LLC	Amanda Sedliak	29
AmWINS Brokerage of Tennessee	Andrea Dickinson	28	Continental Underwriters Inc.	C. Preston Herrington III	31
			Continental Underwriters Inc.	Andrew Belcher	36
			CRC Group	Tyler O'Connor	30

**LARGE, HARD-TO-PLACE CASUALTY**

**ROGER WARE**

President and CEO

**GENESEE GENERAL**

As president and CEO of Genesee General, Roger Ware has grown the firm from a small MGA with \$3.5 million in annual premium in 1998 to a national firm with MGA and wholesale writings in excess of \$130 million in annualized premium. Today, Genesee writes a broad array of coverage, focusing on the E&S commercial segment, and has been named a Five-Star Wholesale Partner by IBA for the past two years.

Ware started his career as a commercial underwriter at Fireman's Fund before going on to focus on large casualty products for several carriers, including a stint as regional vice president of Crum & Forster's Atlanta region. Ware has served on the board of the American Association of Managing General Agents and was the association's president in 2015.



**CASUALTY**

**GARY GRINDLE**

Executive vice president

**AMWINS BROKERAGE OF NEW ENGLAND**

Gary Grindle has spent more than 30 years working on both the carrier and brokerage sides of insurance, handling both domestic and international casualty placements. As executive vice president at AmWINS Brokerage of New England, Grindle provides wholesale brokerage services to retail clients throughout the US. He specializes in writing hard-to-place construction, manufacturing, hospitality, transportation, multinational, sports and industrial E&S accounts.

When it comes to his day-to-day challenges, Grindle says that "incomplete submissions are always my biggest challenge, particularly given the generally difficult nature of the risks that we see. Obtaining quality and complete information in order to provide professional and complete submissions to our carrier partners is always the goal. We want to be sure our submissions tell a compelling story and will always go to the top of the underwriting pile."

Before joining AmWINS, Grindle held roles at Colemont Insurance Brokers, Guiford Specialty Group, Citigroup, Travelers and more. Outside of AmWINS, he serves on AIG's Wholesale Broker Advisory Board.

COMPANY	NAME	PAGE
CRC Swett	Daniel Lazarz	22
CRC Wholesale Group	Jason Lewis	26
ECC Insurance Brokers LLC	Scott R. Ammer	25
Environmental Underwriting Solutions	Bill Twitty	28
Genesee General	Roger Ware	21
Hull & Company Inc.	Adam Wise	24
Hull & Company Inc.	Jeffrey Case	22
Monarch E&S Insurance Services	Wayne Bernstein	35
Monarch E&S Insurance Services	Linda Stephens	41
Monarch E&S Insurance Services	Nicole Loven	27
National Truck Underwriting Managers Inc.	Jim Joyce Jr.	28
Norman-Spencer Agency Inc.	Brian Harrold	40
PMC Insurance Group	Andrew Shaw	41
RIC Insurance General Agency Inc.	Gaylan Cooke	34
RIC Insurance General Agency Inc.	Erik Sarkisyan	24

COMPANY	NAME	PAGE
Risk Placement Services Inc.	Adam Connor	38
Risk Placement Services Inc.	Kay Stephenson	36
Risk Placement Services Inc.	Brien Heimbuch	39
RLA Insurance Intermediaries	Jeffrey L. Hays	25
RT Specialty	Edward B. Pray	34
RT Specialty	Rajan Shah	38
RT Specialty	Matthew Smith	40
RT Specialty	Shaun Rogers	41
RT Specialty	Viviane Krief-Woodcock	30
Scottish American Insurance General Agency	Morgan Storm Gillette	40
Socius Insurance Services Inc.	Ryan Apgar	33
Towerstone Inc.	Jeffrey Hubbard	24
USG Insurance Services Inc.	Jeannie Walker	32
USG Insurance Services Inc.	Jenny O'Brien	35
USG Insurance Services Inc.	L-Tanya Mabrie	28
W. H. Greene & Associates	William G. Coté	35

# SPECIAL REPORT

**CONSTRUCTION AND MANUFACTURING/PRODUCT**

## ADAM WISE

Vice president, brokerage, Portland branch  
**HULL & COMPANY**

For the past nine years, Adam Wise has been focused on building a brokerage casualty team from the ground up at Hull & Company. During that time, he has assembled a team of five people focused on construction and product liability placements and a \$1.7 million revenue book of primary and excess brokerage casualty business.

Wise developed his specialty naturally: Working as a real estate appraiser prior to entering insurance, he specialized in

new construction and high-end complex residential real estate valuations. After honing his skills in construction insurance, he then began focusing on manufacturing and product liability placements.

“My biggest challenge personally has to do with change – trying to keep up with market changes, changes in pricing and coverage,” Wise says. “Our company motto is: ‘The only constant is change.’ Also, it seems that with so much investment capital in the market, there is always a new market popping up that thinks they can do it better and cheaper.”

Throughout his career, Wise has amassed a multitude of awards, including being named Broker of the Year in 2016 by the Professional Insurance Agents of Oregon and Washington.



**TRANSPORTATION**

## ERIK SARKISYAN

Underwriter  
**RIC INSURANCE GENERAL AGENCY**

Born in Armenia, Erik Sarkisyan came to the US in 1980 and began his insurance career in the mid-1990s with Century National as a policy service rep for the commercial auto department. This experience led him to accept a junior underwriter position at McNabb Insurance, where he was eventually promoted to underwriter. Ten years later, Sarkisyan joined RIC Insurance General Agency as a transportation and business auto underwriter, helping retail agents find the right commercial auto solutions for their clients.

Sarkisyan says the major challenge in his niche is trying to keep carrier partners and retail agents informed and satisfied with the right coverage and premiums, adding that because this industry experiences severe and frequent exposures, it can be a challenge to underwrite to a profit for carriers. “Having great customer service skills is critical to our success, along with special agent and carrier relationships,” Sarkisyan says. “The transportation market is always changing, so therefore we must adapt as well.”

**ENVIRONMENTAL**

## JEFFREY HUBBARD

Director, environmental practice  
**TOWERSTONE**

Jeffrey Hubbard began his career in risk management with a Fortune 1000 building products manufacturer, where he focused on the company’s environmental risk issues. In 1993, he joined AIG Environmental as an environmental risk analyst and rose to the level of regional manager. Since that time, Hubbard has held roles with Zurich, where he was instrumental in creating Zurich Environmental’s underwriting approach for oil & gas exposures, and XL Environmental, where he developed the underwriting and rating approach within the energy sector.

Today, as director of the environmental practice at Towerstone, Hubbard says his biggest challenge is “quickly digesting all the environmental data in order to do the best job that I can for my clients. Submissions can have thousands of pages of data to review and digest so that you can truly understand the risk you are brokering and the impact of the exclusions that the



underwriter may want put on the policy.”

Outside of his day-to-day duties, Hubbard has served as a member of the University of North Texas’ Finance Insurance Real Estate and Law Curriculum Advisory Board, and as the insurance editor of the *Brownfield News*.

# SPECIAL REPORT



**WORKERS' COMPENSATION**

## SHAWN HALL

SVP and director of business development

**BRECKENRIDGE INSURANCE SERVICES**

Four years ago, Breckenridge Insurance Services acquired a book of workers' compensation business from another intermediary, and it was Shawn Hall's responsibility to make sure this book was serviced. In doing so, he quickly realized that the workers' compensation agency population was suffering from a lack of service in general from their wholesale/MGA partners. "Bringing the best service, coupled with a pure work comp specialty, became a foregone conclusion for me in that it kept my clients happy and garnered credibility with underwriters," Hall says.

Within Breckenridge, Hall is equally respected as a rising broker and a team player. He recently led the seamless transition of an acquired company's book of business and its absorption into Breckenridge. He is active in the marketing efforts for all of Breckenridge's capabilities, from brokerage to underwriting, and he recently won an annual sales growth and collaboration award for his efforts.

"Navigating and managing clients' more ensnaring situations often requires more of a partner to offer advice and guidance rather than simply finding a cheap price," he says. "Providing advice, giving feedback and assisting in the navigation of difficult scenarios is just part of being a good partner, even if I don't stand to personally benefit. Quality partnerships are what we pride ourselves on at Breckenridge."



**COMMERCIAL EARTHQUAKE**

## GAYLAN COOKE

Broker

**RIC INSURANCE GENERAL AGENCY**

After graduating from Arizona State University, Gaylan Cooke moved to California to earn a second degree in exotic animal training. Her grandfather owned a retail insurance agency in downtown Los Angeles, and he believed Cooke would thrive in the insurance industry. So, in 2002, she applied for a job in the wholesale insurance market as an assistant to a large producer. After gaining some industry experience, Cooke began to focus on marketing, underwriting and producing commercial property placements, including DIC earthquake.

Since then, she has spent her career in the wholesale side of insurance. She says the biggest challenge in her specialty is the perception that commercial earthquake is a 'nice to have' coverage. "We work very hard to help our agents to educate their customers to buy earthquake coverage," Cooke says. "Earthquake damages can be substantial to a commercial customer; however, these events do not happen with frequency, and thus customers tend to forget this peril."

Despite her initial change of career path, Cooke maintains her love for animals. One of her special-needs dogs, Martini, is a brand ambassador for nonprofit animal prosthetics company PAWSthetics. "When time permits, Martini and I work closely with them to help improve the quality of life for pets with disabilities," Cooke says.



**CASUALTY, NY CONSTRUCTION**

## EDWARD B. PRAY

President, New York

**RT SPECIALTY**

Edward Pray started his insurance career in 1979 on the marketing side of the business before founding Hartan Brokerage, an independent wholesaler, in 1986. In 1999, he formed Hartan Specialty Programs [HSP] as a separate division, dedicated to the development of new programs. HSP included a construction program operating as an MGA in more than 20 states, an umbrella program to manage a risk purchasing group for real estate, and a workers' comp program designed for small to mid-size accounts; in total, the division wrote in excess of \$800 million in premium. In 2001, Hartan opened a surety facility to establish surety relationships with existing brokers and new clients.

Under Pray's leadership, Hartan became a premier wholesale facility in the Northeast with an expertise in construction, as well as all casualty lines, surety and large property placements. RT Specialty purchased Hartan in April 2016, and Pray now serves as president of the company's New York office.

New York labor laws have placed a lot of stress on carriers' profitability, Pray says, which creates significant challenges in his specialty. "This, in turn, makes for a hardening marketplace," he adds, "with carriers exiting the market and new carriers entering in an effort to take advantage of a tight market."