

Insurance

BUSINESS AMERICA

IBAMAG.COM
ISSUE 8.02 | \$12.95

MANAGING MAJOR GROWTH

How CEO Davis Moore took Worldwide Facilities
from \$200 million to nearly \$2 billion in GWP

THE NEXT BIG POLLUTION ISSUE

How to talk to your
environmental insureds
about PFAS

PICTURE THIS: INSURING FINE ART

Insurance's role
in helping museums
recover from heists

THE HEAT IS ON

What the industry
can do to reduce the
fallout from wildfires

TOP PRODUCERS 2020

90 producers who led the pack in commission revenue – and how they did it



TOP PRODUCERS



TOP PRODUCERS INDEX

NAME	COMPANY	PAGE	NAME	COMPANY	PAGE	NAME	COMPANY	PAGE
Clinton Anderson	Hub International	37	Alexander H. Carothers III	Harmon Dennis Bradshaw	54	Karl W. Henley	SeibertKeeck Insurance Partners	43
Lori P. Augustyniak	Horizon Insurance	35	Allen Chapman	Hub International	38	Craig Hilton	The Buckner Company	53
Jon Axel	The Liberty Company	41	Leroy Christiansen	Gulfshore Insurance Agency	33	Joel Hirschfeld	Hirschfeld & Associates	36
Carrie Babij	Desert Insurance Solutions	30	David W. Clausen	Coastal Insurance Solutions	55	Parker Holt	Higginbotham	54
Jeff Bajza	AmeriFlood	38	Paul Cohen	Hub International	52	Charles Humphrey	Harmon Dennis Bradshaw	40
Frank Barbella	Solv Risk Solutions	46	Jerry Darnaby	Hub International	32	Matthew David Hunter	Reliance Risk Management & Insurance	40
Jacob Barzivand	Paramount Exclusive Insurance Services	54	Dave S. Deardeuff	Insurica	47	Ashley Hurd	AssuredPartners	26
Michael Beck	Specialty Comp Insurance Solutions	33	Will Denbo	Commercial Insurance Associates	29	Katie Jackson	Acentria Insurance	41
Jennifer Berry	BKS Partners	28	Marcus F. Eagan	Eagan Insurance Agency	29	Todd Jackson	Bolton & Co.	52
Brendon Bock	Marsh & McLennan Agency West	52	Michael P. Egan Jr.	The Selzer Company	48	Robert Jellen	Hub International	26
Jonathan Brooke	Acentria Insurance	55	Timothy P. Esler	Fenner & Esler Professional Liability	30	Chuck Jennings	Acentria Insurance	51
Shawn Budney	Acentria Insurance	30	Zak Fanberg	Eagan Insurance Agency	41	Brian K. Johnson	Fisher Brown Bottrell Insurance Agency	26
Jason Buehler	IMA Financial Group	34	John Gaynier	RogersGray	40	Béat Koszinowski	The Buckner Company	29
James T. Carl	Brown & Brown Insurance	30	Dustin Glover	Threlkeld & Company Insurance	53	Kyle Kozel	Lakenan Insurance	27
			Mark Gresser	Gallagher	27	Phillip Lane	Insurance Office of America	47

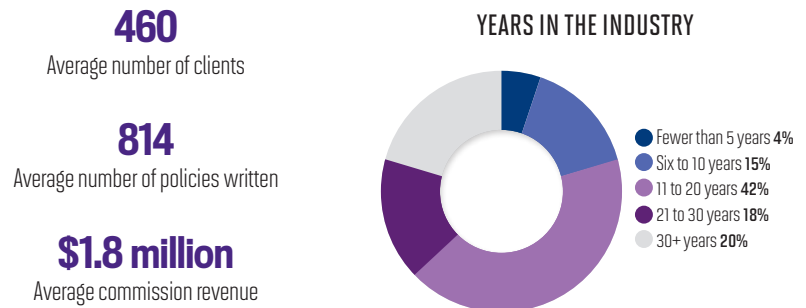
FOR THE SIXTH year in a row, *Insurance Business America* is highlighting the best-performing insurance professionals from around the country. These 90 insurance brokers collectively earned \$160.4 million in commission revenue in 2019. Five producers crossed the \$4 million mark on their own; one even cracked \$10 million.

While the majority of this year's Top Producers are veterans with more than 11 years of experience, the 2020 group also contains a solid showing by individuals new to the industry. From entertainment industry specialists to transportation experts and real estate gurus, these 90 men and women shared with *IBA* the strategies and career lessons that helped them generate truly impressive numbers over the past year.

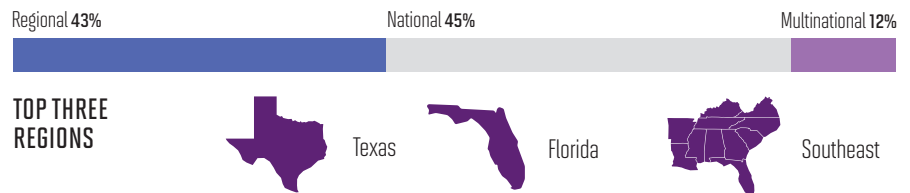
METHODOLOGY

To qualify as a Top Producer, producers must have achieved at least \$750,000 in commission revenue in 2019, composed of at least 50% commercial P&C business, and have demonstrated year-over-year growth. Each nominated producer was required to provide specific details about his or her business to be eligible. Producers whose 2019 commission revenue exceeded the \$3 million mark were named Platinum Producers.

WHAT DOES A TOP PRODUCER LOOK LIKE?



WHERE TOP PRODUCERS WRITE BUSINESS



NAME	COMPANY	PAGE
Mark N. Lee	Higginbotham	35
Renee Licata	Haylor, Freyer & Coon	39
Alka Manaktala	IOA Insurance Services	51
Phillip Masi	AssuredPartners	31
Jeff McIntosh	Energy Insurance Agency	48
Frank J. McMackin IV	Gallagher	36
Bob Middleton	Maury, Donnelly & Parr	42
David Mehlbaum	M&T Insurance Agency	39
Dan Morton	USI Insurance Services	50
Ryan Moss	Higginbotham	31
Nick Napolitano	M&T Insurance Agency	50
Brad Nielson	The Buckner Company	44
Brett Nilsson	The Buckner Company	42
Vik Patel	Acentria Insurance	36
Brian A. Payne	Field Insurance Agency of Surfside	34

NAME	COMPANY	PAGE
John Penton	Truck Writers	46
Joseph Peplinski	Haylor, Freyer & Coon	32
JD Powers	Powers Insurance & Risk Management	46
Timothy R. Powers	Missouri General	43
Thomas K. Quick	Hub International	47
Sean Rabinowitz	ACBI Insurance	53
Justin Robinson	The Buckner Company	41
Dillon Rosenhamer	Insurica	44
James S. Russell	Texas Associates Insurors	38
Kyle Schielack	Higginbotham	44
Brian Schneider	Higginbotham	27
Jonathan Schreter	Bolton & Co.	49
Negar Sharifi	AssuredPartners	43
Ben D. Smith	Higginbotham	48
Todd Sorrell	Fifth Third Insurance	45

NAME	COMPANY	PAGE
Ryan Stringham	The Buckner Company	50
Mark V. Stuart	Brennan & Stuart	28
Ray Suatoni	M&T Insurance Agency	55
Peter R. Taffae	ExecutivePerils	31
Richard M. Terlecki	Gallagher	32
Dustin Thome	The Buckner Company	36
Christopher F. Trapani	Eagan Insurance Agency	38
Ken Tucker	NFP	51
Ryan Von Haden	TRICOR Insurance	35
Tim Wahl	Acentria Insurance	35
Russ Wardlaw	Insuramax	34
Eric Weiser	AssuredPartners	28
Gary Wells	The Liberty Company	39
Larry Wier	AssuredPartners	45
Sam Zaiser	Marsh & McLennan Agency	42
Chris Zehnder	Wood Gutmann & Bogart	53

TOP PRODUCERS

TIMOTHY P. ESLER

Principal

FENNER & ESLER PROFESSIONAL LIABILITY

After spending nearly a decade in primary property & casualty insurance, including underwriting and marketing for a top 20 international insurance company, Timothy Esler joined Fenner & Esler Professional Liability in 1998 as a principal owner. Since 1923, F&E has provided professional

liability insurance and risk management to architects, engineers, surveyors and environmental professionals licensed throughout the US.

As a principal of the agency, Esler is a recognized expert in the field, known for delivering optimal insurance rates to clients while providing excellent customer service. More than 1,300 design professionals engage F&E, which has a 98% customer retention rate.



SHAWN BUDNEY

Vice president

ACENTRIA INSURANCE

Shawn Budney has more than 18 years of insurance experience and specializes in the national

multifamily and investment real estate sectors. Working extensively within the acquisition and development verticals, which encompass everything from REIT-related programs to high-hazard risk placement from international facilities, Budney says relationship-building with clients and prospects has

been key to his success.

"I enjoy conducting carrier negotiations as it pertains to thresholds, attachment points to layered programs, evaluation of proper insurable valuations and final pricing to ensure my clients receive the proper coverage at the best possible premium," he says.

Upon entering the insurance industry, Budney hit the ground running and earned several accolades, including Acentria's Top Gun, Running of the Bulls, Producer of the Year and New Business Producer of the Year awards. He was also an IBA Top Producer in 2017 and 2019.

"One of the biggest lessons I've learned during my career is to remain focused on my core values, work within industry sectors I'm interested in and always remain respectful yet persistent," Budney says.



JAMES T. CARL

Senior vice president

BROWN & BROWN INSURANCE

James Carl has been in the commercial insurance industry – and with Brown & Brown Insurance – since 2013 after working in the bail bonds industry. "Since I did not have years of experience on my side, I strove to be technically superior from day one," Carl says. "Obviously that didn't happen overnight, but what I could control was my dedication and willingness to succeed."

In 2015, Carl's desire and focus drove him to bring in the most property & casualty revenue nationally by a rookie at Brown & Brown. He has had continued success each year, being named to Brown & Brown's Retail President's Circle and Tangle B Club. He was also named a Rising Risk Professional by RIMS in 2015.

"A primary focus of mine is workers' compensation," Carl says. "Since it's arguably the most controllable line of coverage from a cost standpoint, I educate my prospective clients to really buy in to my process. It's really rewarding to help prospects who have had claim frequency turn their program around and drive their costs down as clients."



CARRIE BABIJ

President

DESERT INSURANCE SOLUTIONS

Prior to starting Desert Insurance Solutions, Carrie Babij worked for Allstate, Key Bank, Brown & Brown and Wells Fargo Insurance. Using her 20-plus years of experience, Babij established the office from scratch; today, Desert Insurance Solutions is a gold-standard broker in Palm Springs, California, and has also expanded to Scottsdale, Arizona.

To succeed, Babij believes agency owners need to know risk management inside out and have an uncompromising commitment to quality service. "My other elements of success include professional value proposition, time management, investing for the long term and getting the right people," she says. "Create an internal pipeline of people who can step up and an external pipeline of people who can step in."

Babij is also adamant about the need to have "a higher cause" to stay motivated. For her, that cause is helping high-potential single moms succeed by providing them the opportunity to develop meaningful careers and still have the workplace flexibility needed to raise their kids. Five of her employees are previously underemployed single moms who have become successful, respected insurance professionals.



LORI P. AUGUSTYNIAK

CEO

HORIZON INSURANCE

After working in the accounting field, Lori Augustyniak began her insurance career in 1996 with Nationwide. For eight years, she worked in sales management and business consulting, which gave her a unique opportunity to learn how to be a successful agent. In 2004, she purchased Horizon Insurance, a Nationwide agency; four years later, she became an independent agent. Since 2004, Augustyniak has tripled Horizon's size.

Augustyniak attributes her success to building a great team that believes in her agency's philosophy of doing the right thing for clients. "The majority of growth comes from referrals because my clients and centers of influence know and trust that we will take of them," she says. "We will be an advocate and help our clients manage their insurance portfolio."

Giving back to the community has become a mantra for Horizon; in 2018, the agency partnered with Safeco Insurance to donate \$10,000 to the Homeless Coalition in Florida. This tradition of giving continues; the agency donates up to 10% of its profits to local charities.



MARK N. LEE

Managing director

HIGGINBOTHAM

Over his nearly 15-year career, Mark Lee has developed niche expertise in the

oil and gas, transportation, construction, and manufacturing industries, while also handling a wide spectrum of insurance coverages and types of risk. His analytical approach to reviewing his clients' coverage needs has proven fruitful over the years, resulting a book of business that has grown simply by Lee "trying to do the right thing" by his customers.

"I do whatever is necessary to make sure they have the best possible valued solution available and the tools necessary to be successful," he says. "I have learned that in order to be successful in this business, you have to have a good combination of determination, grit, hunger and luck. Hard work pays off, but a little luck never hurts."



RYAN VON HADEN

Partner, vice president
of business accounts

TRICOR INSURANCE

Ryan Von Haden began working at his family's insurance agency while still in high school. As a college student, he interned at

TRICOR; upon graduation, began working full-time in the insurance industry as an

underwriter for West Bend Mutual. Two years later, Von Haden returned to TRICOR; since he joined in 2006, he has been the leading property & casualty producer at the company, and in 2014, he was promoted to partner and vice president of business accounts.

Von Haden has grown his book of business to around \$14 million in premium and \$1.65 million in revenue, all while earning his CIC and AIS designations. In 2016, he won the PIA National Young Agent of the Year Award, the Wisconsin Insurance Agent of the Year Award and was named an IBA Young Gun. He has been an IBA Top Producer every year since 2017.

TIM WAHL

Vice president

ACENTRIA INSURANCE

Based in South Carolina, Tim Wahl specializes in multifamily and private flood policies as vice president of Acentria Insurance, where he uses his four-plus decades of industry experience to serve condominium associations and property managers across the Carolinas and Florida. Wahl got his start in the industry at Nationwide Insurance, where he received top honors as National Agent of

the Year, and later co-founded AmeriFlood and started his own independent P&C agency. He joined Acentria in 2016.

"The key strategy to growing my book of business is R&R: relationships and referrals. I like to do 'credibility visits' – stop by just to say hello, to see if the client needs anything," Wahl says, adding that "you have to take the insurance speak out of your conversations with clients. Over the years, I've developed a hybrid language that somewhat breaks down the legal language of an insurance contract and brings it into everyday language."

TOP PRODUCERS



FRANK J. MCMACKIN IV

Area vice president – South Florida
GALLAGHER

Frank McMackin has more than 13 years of experience in risk consulting, commercial insurance placement and underwriting, and enterprise risk technology. As an area vice president for Gallagher, McMackin focuses on leveraging his experience and cross-discipline expertise to deliver comprehensive risk management and commercial P&C insurance solutions.

Prior to joining Gallagher in 2017, McMackin led global marketing, business development and account management activities for Exigis, where he was responsible for defining, implementing, and executing marketing, sales, and account management strategies across a diverse portfolio. Prior to that, he worked at Axis US Insurance and was a founding partner of RiskForce, an international consulting and technology firm.

"My strategy is to focus on the relationship and approach each engagement as a partnership," McMackin says. "I have always believed that if you invest the time to understand client needs, goals and objectives, and risk appetite, you can more effectively deliver solutions that maximize results and long-term value."



VIK PATEL

Vice president
ACENTRIA INSURANCE

Vik Patel joined the insurance industry in 1999 through the family business;

at the time, his father was insuring about 50 hotels. Leveraging his marketing expertise, Patel began cold-calling hotel owners by obtaining their information from various franchise booklets – "the good old days prior to the world wide

web," he says. Within a few years, he had become instrumental in growing the agency's client list by 75%. In 2017, Patel decided to partner with Acentria Insurance, where he found that the additional resources and access to carriers allowed for continual upward growth.

Today, Patel embraces his role as vice president at Acentria with sincerity and honesty. "The biggest lesson that I have learned during my career is to be honest," he says. "In our business, you have to be truthful with what you're offering to the client, or it will always come back to haunt you. Staying true to who I am and what I believe in has definitely impacted our astounding reputation."

JOEL HIRSCHFELD

Principal and founder
HIRSCHFELD & ASSOCIATES

Licensed in New York, New Jersey, Florida, Connecticut, Arizona, Virginia, Iowa and Pennsylvania, Joel Hirschfeld is the principal broker and founder of Brooklyn-based Hirschfeld & Associates. The agency is made up of individual independent agents and, since 2010, has partnered with more than 150

independent carriers.

Last year was a year of growth for the agency – something Hirschfeld points to as one of the drivers of its success.

"We hired more staff and organized training for employees to be more knowledgeable and devoted to customers," he says. "The key to growth is top customer service and coverages. Better coverage talks more than decreased premiums. When coverage is good, then get the premium decreases."



DUSTIN THOME

Executive vice president
THE BUCKNER COMPANY

Dustin Thome entered the insurance

industry in 2002 after graduating with a BA in communication. Specializing in habitational and commercial property, including apartments, associations, retail centers and warehouses, Thome tries to treat every customer like family.

"I seek to provide response time and the best customer service possible while

implementing policies to reduce as many liability exposures as possible and looking for the most cost-effective approach," he says. "It's all about honesty and integrity and never burning a bridge. I am never trying to sell anything – just trying to advise and provide the customer with the most information possible so they can make an educated decision."

A three-time IBA Top Producer, Thome says his approach to growth in 2019 was the same as in years past. "We have stayed consistent compared to trying to grow," he says. "This includes quick response times to customers' needs, as well as actively shopping the market with the best insurance carriers for those needs, given the changing insurance climate and carriers' appetites."

TOP PRODUCERS

JEFF BAJZA

Vice president, sales producer

AMERIFLOOD

With almost three decades of insurance experience, Jeff Bajza has gained significant knowledge of the business and honed his customer service skills. He founded AmeriFlood, a subsidiary of Acentria Insurance, in 2005 and has led it to be voted one of the top insurance agencies in Fort Lauderdale for the last three years.

"The key to growing my book has been

specializing in one line of business," he says. "We became experts in flood insurance, which helped me grow my book and continue to grow annually. I focus on flood insurance and stay informed with the changes and new opportunities in this space."

After nearly 30 years in the business, Bajza says his biggest takeaway is that it's all about the client. "I am more concerned about helping my clients save premium dollars on their flood insurance than I am in making a sale or making commissions," he says. "Always do what's best for the client, and you will retain and grow your book."



JAMES S. RUSSELL

Partner, risk manager

TEXAS ASSOCIATES INSURORS

James Russell joined Texas Associates Insurors in 2006 and quickly

found his passion in working with energy, construction and marine-related clients. His natural competitiveness

and ambitious spirit guided him to early production success and helped him win the Independent Insurance Agents of Texas' Young Agent of the Year Award in 2014. Russell was also recognized as a top producer of workers' compensation insurance by Texas Mutual Insurance Company.

Today, as a partner at Texas Associates Insurors, Russell focuses on designing and implementing complex insurance and risk management programs. His clients span the state of Texas and surrounding states, and their operations and risk exposures extend around the globe.

ALLEN CHAPMAN

Executive vice president – Gulf region

HUB INTERNATIONAL

Allen Chapman found his career in the insurance industry by accident. While working in healthcare for 12 years, managing nursing homes and retirement communities, Chapman became concerned about the emotional challenges of working in senior care and began looking for an alternate path. Eventually, he started selling long-term care insurance as a captive agent for General Electric.

After Chapman obtained his license, the Gulf Coast region was hit with Hurricanes Ivan and Katrina. The aftermath – and a firming market –

provided Chapman opportunities to build his book of business. A few years later, the agency he worked for was acquired by Hub

International. There, he began chasing (and winning) large accounts and has established a base of loyal customers.

"Challenging claims, rate cycles and an ever-changing marketplace can be a challenging and complex business," he says. "However, I learned a simple focus from my mentor: Take care of your customer, and they will take care of you."



CHRISTOPHER F. TRAPANI

Executive vice president

EAGAN INSURANCE AGENCY

Chris Trapani has 30 years of experience in commercial P&C insurance placement and account service and is especially effective at analyzing insurance programs and finding creative solutions to fit his clients' needs. Trapani serves his clients and community by participating in professional associations, nonprofit organizations, alumni boards and school advisory boards.

In 2019, Trapani refocused his efforts on cultivating relationships. "This one business practice will keep your referral pipeline in order and also help produce the highest retention rates that will be considered best in class," he says. "During my 30 years in the insurance business, there have only been a few items that have helped me grow my business year-over-year: client relationships, professionalism and keeping your word."

Trapani was named an IBA Top Producer in 2017 and has been recognized as an Employee in the Spotlight in Eagan Insurance Agency's newsletter.



JUSTIN ROBINSON

Client advisor

**THE BUCKNER
COMPANY**

Before joining The Buckner Company 13 years ago, Justin

Robinson discovered his passion for serving and helping others during a service mission in Brazil and while working full-time as a plumber while attending the W.P. Carey School of Business at Arizona

State University. After graduation, Robinson and his family moved to Utah, where he started his insurance career as an agent at The Buckner Company.

"I quickly realized how my service mission, college and plumbing experiences were the perfect catapult to a successful career in the insurance business," Robinson says. "In 2019, I focused more on my centers of influence and being more involved and available in helping them add value to their clients. In turn, it helped me gain more credibility with them and resulted in referrals."



JON AXEL

Managing partner

THE LIBERTY COMPANY

Jon Axel has an extensive background in property, casualty and financial insurance products.

His career spans more than 30 years, and he currently leads the growth of Liberty's largest office, in addition to his role as a producer/client executive. Before joining

Liberty, Axel worked at Hub International for 11 years and at Marsh for 14 years.

There, he was involved with various specialty practices, including political risk and trade credit, Japanese client practices, marketing, and the middle-market department.

Outside of Liberty, Axel serves on the Western division board for the Insurance Industry Charitable Foundation and is on the board of Center Theatre Group. He is also a past president of the Independent Insurance Agents and Brokers Association.



ZAK FANBERG

Vice president

EAGAN INSURANCE AGENCY

Focused on commercial and personal property & casualty insurance, Zak Fanberg has an extensive background in real estate and accounting management

for large commercial property schedules. He specializes in many areas, including condominium associations, restaurants, hospitality risks, contractors and manufacturing, as well as personal insurance for high-net-worth individuals. Fanberg has been an IBA Top Producer every year since 2016, the same year he was named vice president of Eagan Insurance Agency.

"My key strategy to growing my book of business is through service and relationships – strong relationships with my existing clients and providing top-notch service leads to referrals," he says. "I keep detailed records of all accounts that I've either called on or quoted, and I always follow up every year or two. I never give up on a particular account. I always play the long game and never burn any bridges."



KATIE JACKSON

Vice president

ACENTRIA INSURANCE

With just over three decades of experience, Katie Jackson is an industry-leading expert in all lines of property & casualty insurance. For the last seven years, as a vice president with Acentria Insurance, Jackson has worked diligently to uphold the company's standard of unparalleled customer service.

"I continually build a rapport and stay in touch with my clients while providing exceptional customer service, which results in client referrals," she says. "If you wouldn't buy the product for your own company, do not sell to your client. Do not give clients options and let them decide their business strategy. Be aware that clients change, and that results in coverage changes as they continue to evolve."

In addition to her passion for the insurance industry, Jackson devotes much of her spare time to animal rescue efforts in her area, serving on the board of directors for Tu-Bahd Horse Rescue, a nonprofit dedicated to rescuing horses from life-threatening situations.



ALKA MANAKTALA

Vice president, restaurant group

IOA INSURANCE SERVICES

An IOA Producer of the Year in 2017 and IBA Top Producer every year since 2017, Alka Manaktala is a former Burger King franchisee who has more than 25 years of experience in quick-service and fine dining restaurants. In her previous job at a large national brokerage, Manaktala was one of the top 10 producers in 2013, and then the top producer out of 375 producers the following year.

Manaktala's client portfolio includes such names as Wendy's, Panera Bread, Subway, Buffalo Wild Wings and many other restaurants, for which she arranges coverage for P&C, workers' compensation and employment practices liability.

"My key strategy to growing my book of business is taking excellent care of my current clients and then requesting they refer me to their business associates and friends," Manaktala says. "I service my existing clients with the same dedication and focus I used to win their account in the first place."



CHUCK JENNINGS

Vice president

ACENTRIA INSURANCE

Specializing in agriculture and complete protection for law firms, Chuck Jennings believes in the value of building meaningful relationships with his clients. "In the insurance business, you must develop chemistry with your clients," he says. "For example, in November 1979, I wrote a one-person law firm. Today, 40 years later, the firm has 140 lawyers in six states, and they have never 'shopped' their insurance."

Jennings has more than five decades of insurance experience, including founding and operating his own agency. During all that time, his key principles have remained constant: integrity, honesty and hard work.

"In 2019, I took a look at my inventory of prospects and spent more time on qualifying these prospects, reviewed coverages more often and more systematically, and worked more closely with our account managers," he says. "I recorded goals, asked more often for referrals and tried to do a better job of listening. Just simply, I got back to the basics."



KEN TUCKER

Senior vice president

NFP

Ken Tucker started in the insurance business in 1982 as a P&C generalist agent with Welsh and Associates and a life producer with MassMutual. After deciding he preferred P&C, Tucker earned his CIC designation and has since focused his career on niche coverages. While working at Insurance West (now NFP), Tucker developed an entertainment rental house program and grew it to be the largest writer of rental houses in the country.

"Service is the key, and we are staffed to get certificates out immediately," Tucker says. "We even have an attorney on staff, free of charge, to help our clients with their rental contracts. No other agency offers this innovative service, and that sets us apart from our competitors."

This is Tucker's sixth year being named an IBA Top Producer. "I am blessed to have a service team that cares as much as I do about each and every client," he says. "I am proud to be a part of the success of our program and very thankful to all my dedicated clients over the years."



RAY SUATONI

Market leader

M&T INSURANCE AGENCY

In 1980, Ray Suatoni began his career with Wausau Insurance as an insurance and bonding specialist, then worked in the construction departments at Hatch Leonard Naples and First Niagara Risk Management before joining M&T Insurance Agency in 2011. In addition to his production duties, he is also the market leader for upstate New York, focusing on coaching younger producers.

Throughout his career, Suatoni has been “laser-focused on trying to exceed the expectations of my customers,” he says. He achieves this with the help of “very, very talented account managers” and by building mutually beneficial relationships with clients.

“Throughout my career, I learned how important purpose-driven prospecting is – to understand what is a good opportunity for the client, myself and my team,” Suatoni says. “Additionally, I have continuously focused on developing my technical knowledge and am very focused on advising my clients on proper risk transfer strategies.”



DAVID W. CLAUSEN

CEO

COASTAL INSURANCE SOLUTIONS

After getting his start in the industry working for his family’s insurance agency in a small coastal town on Long Island, David Clausen founded Coastal Insurance

Solutions in 2001, specializing in property coverage for homes located on or near the coast. “Living on a densely populated island with beautiful homes occupying much of our coast, it felt natural to take a niche in insurance products that catered to property located near the water,” he says.

Over the years, Coastal Insurance has grown from insuring smaller seasonal homes to the luxurious homes of high-net-worth families. Last year, Clausen focused on improving the Coastal Insurance brand by expanding the company’s geographic reach and delivering a better customer experience through a custom-built CRM and an AI chatbot.

“It’s about deconstructing the complexities associated with the insurance-buying experience and simplifying it for the consumer,” he says. “Through technology, we’re able to improve client relations, anticipate their needs and provide fast solutions. We want to communicate with our clients the way they prefer, not how we want to deliver it.”



JONATHAN BROOKE

Vice president

ACENTRIA INSURANCE

Making his second consecutive appearance on IBA’s Top Producers list, Jonathan Brooke brings 30 years of experience to Acentria Insurance, where he specializes in the construction and hospitality industries. Prior to joining Acentria, Brooke served as vice president of a local agency in Fort Myers, Florida, where he became a partner after just three years.

“Never assume anything,” Brooke says, highlighting the biggest lesson he’s learned throughout his career. “I believe in forming strong and meaningful client relationships and excel at analyzing coverage to reduce potential risk and exposure for my clients and prospects.”

Brooke has long played an active role in his community as a volunteer and board member with several organizations, including Big Brothers Big Sisters, YMCA, Heights Foundation, United Way, the Lee County Association of Independent Insurance Agents and more. **IB**