BUSINESS AMERICA

IBAMAG.COM ISSUE 6.06 | \$12.95

*** * * * * * 2018**These 95 women are raising the bar on gender equality in the industry

CHANGE COMES TO THE NFIP

Will FEMA's latest moves put the flood insurance market on solid ground?

TAPPING INTO THE ENERGY MARKET

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ELITE WOMEN 2018

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Be inspired by 95 of the insurance industry's most trailblazing women

THE HUNDREDS of nominations that flooded in this year for *IBA*'s annual Elite Women list made it clear that women have been making their voices heard in what was once a male-dominated field. While women continue to face unique challenges when building their careers, the insurance professionals on the following pages have proved that climbing to the upper echelons of the industry is no longer impossible. Twenty-two percent of this year's Elite Women hold C-suite positions, while many others have taken on management-level roles at their respective companies.

From the CEOs who built companies from the ground up to leaders in environmental insurance and insurtech, these 95 women are shaping a new future for insurance. Their stories will undoubtedly help to encourage and empower all women who strive to be the insurance industry's next great leaders.

Check out one of *IBA*'s Women in Insurance summits this fall, featuring panel discussions, networking and more. Find all the details at **women.ibamag.com**.

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ELITE WOMEN 2018





JESSICA DAVIS

Director of marketing

Acentria Insurance

With more than 15 years of marketing experience, Jessica Davis uses the latest trends and technology to assist producers in continually growing their books of business at Acentria Insurance. As the agency's marketing director, Davis primarily focuses on brand management, sales-driven and client-facing multifaceted marketing campaigns, community involvement, and corporate-led events.

Before joining Acentria Insurance, Davis worked for various national nonprofit organizations, including the American Heart Association and Boys & Girls Clubs. Her passion for giving back to the community led her to launch the #AcentriaCares program, which empowers and engages team members to participate and make a difference in the communities they serve. In just over two years, #AcentriaCares has raised more than \$500,000 to support the missions of several local, regional and national nonprofits.



LIANNA KINARD

Vice president of marketing

The Buckner Company

Lianna Kinard has worked in marketing within insurance for the last decade, previously serving as vice president of marketing for a workers' compensation carrier, where

she oversaw the sales and marketing efforts for all appointed agencies. Since joining Buckner in 2016, Kinard has been leading the company's marketing efforts, generating innovative strategies while overseeing the brand communications for five offices.

Outside of her work at Buckner, Kinard has been a mentor to many business students for the last eight years and is the incoming chair of the board for the David Eccles Alumni Network at her alma mater, the University of Utah.



MARCIA McGRATH

Business development manager

RIC Insurance General Agency

Since 2006, Marcia McGrath has been

focused on achieving agency growth through intensive training and effective marketing and communication. As one of RIC's top-performing business development managers for the past three years, she managed to surpass her goal by more than 75% in 2017.

"Marcia is one of the most hard-working people I've ever known, and her significant level of success shows her dedication to her customers and RIC's retail partners," a colleague says. "Her agents view her as a tremendous resource for all lines of insurance and rely on her to help them place more challenging risks."

Before shifting to marketing, McGrath held various underwriting and management roles, with a focus on commercial casualty and large accounts. Prior to joining RIC, she was one of the best-performing territory managers at a top regional carrier.



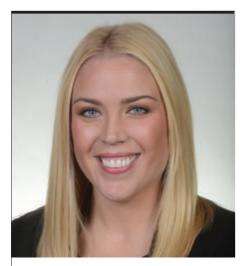
KRISTEN HANDEL

Alliant Insurance Services

The creator and steward of Alliant's pest management insurance program, Kristen Handel started one of the pest control industry's largest and most robust insurance and risk management programs from the ground up. She grew the program to eclipse \$1 million in premium in its first year of operation on the momentum of its broad coverage and ability to offer clients specialized assistance on workers' compensation and auto claims, two of the industry's most difficult exposures in terms of cost and frequency.

Experience and a commitment to professional development have made Handel an expert in managing upper-middle-market risks. For Handel, doing the best for her clients means acting as a trusted advisor to protect their assets. A dedicated team player and active mentor, she is known for her willingness to step into a difficult situation and manage it with professionalism and technical skill.

ELITE WOMEN 2018



ERICA LATHROP Manager, business development

Markel Assurance

Erica Lathrop entered the insurance industry in 2010, joining the Dallas-Fort Worth office of Markel, where she gained underwriting experience in several product lines and took on a regional marketing position. In early 2017, Lathrop became part of the business development team and is now responsible for developing strong relationships with Markel's strategic wholesale partners. Outside of Markel, Lathrop spends time volunteering for nonprofit organizations such as the Slipper Club of Dallas, Echelon and the American Cancer Society.



MARY LAWLESS Chief operating officer

Acentria Insurance

As Acentria Insurance's chief operating officer, Mary Lawless brings more than three decades of industry expertise to the firm. From an early age, she has lived by a mantra to "always work harder than everyone else," which still rings true for her today as she evaluates her team members to ensure they are in the correct positions and have the tools and resources to thrive. Her ability to empower team members has earned her

a sterling reputation among her peers and those she leads.

Since she joined Acentria from Insurance Office of America, Lawless' leadership has contributed to the agency's exponential growth from 15 locations to more than 30 and increasing employment to over 300 team members across the southeastern US.



LISA LINDSAY

Private Risk Management Association

Lisa Lindsay was instrumental in the establishment of Private Risk Management Association [PRMA], and as PRMA's executive director, she helps guide the organization in educating brokers about the constant changes in industry landscape to equip them to better serve high-net-worth clients. Lindsay also played a key role in the development of the Chartered Private Risk and Insurance Advisor certification, the only online certification program specifically developed for professionals working in the high-net-worth segment. A 30-year industry veteran, Lindsay is the former president of Marsh Private Client Services. She has been

inducted into the YWCA Academy of Women Leaders and recognized as an outstanding achiever by the New York chapter of the National Association of Insurance Women.



MICHELE EPSTEIN

Vice president, professional and management liability

RIC Insurance General Agency

An expert in professional and management liability coverages, Michele Epstein spent 17 years as a wholesale broker and was the founder and president of Attorneys Insurance Services and the retail brokerage Attorneys & Professional Insurance Services. Armed with strong leadership skills and well versed in retail partners' expectations of their wholesale brokers, Epstein joined the leadership team at RIC Insurance in April 2017, where she helps agency partners receive the innovative solutions and responsive support they need to help them meet the liability coverage requirements of their clients.

In addition to her retail and wholesale broker experience, Epstein holds MLIS, AAI, AIS, CPIW and DAE designations in her field of expertise.