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HOW AGENTS ARE GETTING STRONGER

**PLUS:
MEETINGS &
CONVENTIONS
DIRECTORY**

**2019 LEGISLATIVE
OUTLOOK**

**AGENTS OF
THE YEAR**

2018 AGENTS of the Year

Welcome to Insurance Journal's Agents of the Year report. This report features 20 agents who define what it means to be a successful independent agent today. These agents are more than top sellers. While they have achieved impressive success in sales and demonstrated laudable business intelligence and

entrepreneurial skills, they also have shown they have a passion for what they do and a commitment to professionalism and, in many cases, specialization. For them, being an insurance agent is more than a job. Insurance Journal's Agents of the Year come from all regions of the country, live and

work in cities or towns big and small, and know the importance of giving back. Information included in this report was voluntarily submitted online by agents and was supplemented by other public information sources. There are many more agents who deserve mention than are profiled here.



Jacob Barzivad

Paramount Exclusive Insurance Services Inc. Encino, California

Jacob Barzivad started working as an insurance producer right after college at the age of 20. Now, at just 26, he's built a sizable book of business in the transportation sector.

"I was intrigued by the fact that insurance companies had such a big impact on the world, and if there was no insurance, we wouldn't be able to survive," he told Insurance Journal.

He attributes his success to hard work, persistence, and honesty but he understands teamwork plays a huge role as well. "The key to success is to have the right team in place," he said. "My team is like my family; we get things done."

His biggest challenge so far is youth. "It's difficult for a business owner to trust someone who has not been in the business as long as they have, but I overcome that with my expertise and knowledge."

His advice to other young people on insurance: "It is an amazing career."



Ryan Moss

Higginbotham Ft Worth, Texas

Ryan Moss and his team at Higginbotham are specialists in the marine and energy silos.

Moss started in the insurance business in 1997 after working as a stock broker with a national firm.

"I always liked the insurance world and knew that it was a very stable environment to establish a career," he said.

Moss started his own agency in 1999 and grew it organically until 2010 when it was acquired by Higginbotham. He now serves as managing partner for Higginbotham's South Texas region.

Persistency and building a credible brand around his local team, are some of Moss' keys to success.

"My team mates in our local office deliver an exceptional customer experience," Moss said.

In the future, Moss plans to trade down some smaller accounts and continue the team's accountability program to remain competitive in today's market.



Robert Foote

Frank H. Furman Inc. Pompano Beach, Florida

Rob Foote is an experienced insurance and risk management advisor to the roofing industry.

In 1992, Foote launched the Roofing Division of the Furman Agency to provide innovative insurance programs and risk management services that serve the financial objectives of the firm's roofing contractors by helping them reduce insurance costs and protect their balance sheet. With 27 years of expertise in the roofing industry, the agency is licensed in 50 States, employs 68 experienced insurance professionals and provides insurance and risk management services for 109 roofing professionals.

Having established a roofing industry Center of Excellence in 1992, Foote is actively involved in local, state, and national roofing contractors' associations in order to keep on the cutting edge of trends and threats. The market intelligence that he gathers allows him to communicate with his clients.



Steve Brooks

B&B Premier Insurance Solutions Agoura Hills, California

Steve Brooks started his own agency in 1988, after four years at a small agency. In 2010, the agency merged with another agency to form B&B Premier Insurance Solutions. Today, B&B Premier Insurance Solutions is the largest independent agency in the Conejo Valley area of California with 50 employees. Brooks targets high net worth accounts and attributes his success to networking. "I get all of my clients from networking, and centers of influence, charitable groups," he told Insurance Journal. "I always try to meet people and get interested in what they like ... People do business with people they know, like and trust." Brooks has remained an active member of the insurance industry and has served as president of the San Fernando Valley Association. He has served on many committees for IBA West/IIABCal and on insurance company agents' councils and on legislative insurance councils.



Brian Schneider

Higginbotham Fort Worth, Texas

Brian Schneider is a commercial insurance broker and managing director with clientele in a variety of sectors, both nationally and abroad. He uses his knowledge and experience to develop strong relationships with his clients and insurance carriers. He helps implement specialized insurance and risk management solutions for businesses. He also serves as a mentor to new producers in Higginbotham's Mentor Program. Schneider attributes his success and the growth in his book of business to the power of referrals. "The growth in my book is primarily attributed to referrals from clients and colleagues," he told Insurance Journal. "Additional team and support staff for our clients will be the key to future growth." Mason specializes in private equity, public sector, hospitality, franchise industries and holds designations for Commercial Lines Coverage Specialist (CLCS) and Certified Insurance Counselor (CIC).

2018 AGENTS of the Year



Brian Kapiloff

Insgroup Inc. Houston, Texas

Brian Kapiloff is a fourth-generation independent insurance agent specializing in the real estate and construction industries.

His great-grandfather, Wolf Bell, started Bell Insurance Agency in Houston in the 1920s. Kapiloff's great uncle, "Bussie" Bell, and father, David Kapiloff, later joined the firm, which was sold in the 1970s. David Kapiloff eventually opened his own agency, which Brian joined in 1992. What began as a small local agency primarily handling small commercial and personal lines has evolved "into a leading regional firm focused on mid-market and large commercial accounts in a variety of industries, employee benefits for large groups, and private clients," said Brian Kapiloff.

Kapiloff serves as president and CEO at Insgroup and continues to produce insurance business. He attributes much of his success to mentors both inside and outside the agency, as well as to its many talented long-term employees. "If there is one thing I've learned over the past 26+ years it is that we are really in the people business, and that growth is dependent on having the right people on the team to serve clients and help solve their problems," Kapiloff said.



J. Colin MacNab

MJ Insurance Indianapolis, Indiana

With a book of business currently concentrated in the energy/mining and manufacturing sectors, as well as some temporary services, J. Colin MacNab began his insurance career as an underwriting trainee with CNA in 1990. He attributes CNA's robust training program and his experience as a multi-line underwriter with the company, with providing him with "a deep understanding of how insurance companies operate."

"Having that foundation enabled me to immediately succeed in engaging with business owners/operators to help them select the right insurance carrier and programs to fit their business," he said.

Since joining MJ in 1993, he has worked mostly with mid-to large-sized companies that have unique or difficult risks inherent in their business.

MacNab says he continues to hone his craft and works to stay current as the insurance business evolves.

He seeks "to be an advisor that helps businesses understand what drives their total cost of risk in order to create the most appropriate risk transfer strategy (including insurance placement) to help them achieve their business goals."



Laura Sherman

Baldwin Krystyn Sherman Partners Tampa, Florida

Having co-founded Baldwin Krystyn Sherman Partners (BKS-Partners) in 2006 and Baldwin Risk Partners (BRP) in 2012, Laura Sherman specializes in providing risk management solutions for successful individuals and families. BKS-Partners in 2018 was named Gold Best Agency to Work For – Southeast by Insurance Journal and recently was tagged as one of the best places to work for women in the U.S. by Fortune Magazine.

Sherman led the private risk management practice for BKS-Partners until 2017, when she began focusing on family office and private risk management clients. Earlier in her career, Sherman was the senior vice president and managing director of Wachovia Insurance Services Private Risk Management division for the Georgia region. She also worked with Chubb Group of Insurance Companies in various roles, created the Ferrari Insurance Program and toured with the PBS series, *Antiques Roadshow*, for many years.

"My practice has been built on education: speaking engagements, white papers, webinars and benchmarking," Sherman said.



Maureen Gallagher

AssuredPartners Southfield, Michigan

As AssuredPartners' national practice leader for real estate, Maureen Gallagher specializes real estate accounts and large complicated workers' compensation.

In her own book of business, Gallagher has enjoyed a long-time client retention rate of 98.7 percent and has assisted many producers reach their goal of exceeding a \$1 million commission book. She has developed a proprietary process for negotiating collateral return under large deductible workers' compensation programs. Gallagher also has assisted businesses secure more than \$100 million in returned collateral in the last five years and has developed a proprietary audit process correcting errors and misclassifications. In addition, she has developed, and teaches, real estate and workers' comp certification classes.

Having earned numerous professional designations, Gallagher has served as an expert witness in her area.

When it comes to achieving success, Gallagher says "it's important to build and support a team around you, have a service first attitude, think strategically, pay attention to details, work hard and do the right thing."



Kendall McEachern

Acentria Insurance Destin, Florida

As chief executive officer, Kendall McEachern brings more than three decades of industry expertise to Acentria Insurance. He specializes in risk management and insurance for the real estate and construction industries, while focusing on the placement of property insurance.

McEachern's team of professionals insures over 400,000 multi-family units, with property values in excess of \$22 billion and four million square feet of commercial office space and real estate buildings.

Prior to founding Acentria, McEachern served as a managing partner, senior vice president and board member for Insurance Office of America (IOA). He was recognized as Rookie of the Year, Agent of the Year and Top Sales Award for seven out of his nine years with IOA.

McEachern prides himself with building and cultivating relationships with his clients, some of which he has had for decades. McEachern works tirelessly to reduce potential risks to keep claims at a minimum for his clients. In the event his clients do have a claim, he has an in-house claims team that works directly with carriers on behalf of his clients.

2018 AGENTS of the Year



John Gaynier

**Rogers & Gray Insurance
South Dennis,
Massachusetts**

John Gaynier began his career in insurance in Florida after graduating from Western Michigan University in 2006. Like most people in insurance, he fell into the industry and didn't specifically seek it out.

Early years in the industry were spent on the phone and networking to grow his book of business, which eventually grew to a large network of referral sources.

In 2011, he relocated to Massachusetts and started again from scratch with Rogers & Gray. In seven short years he rebuilt a large book of business.

Focusing on a few specific niche markets, including real estate, hospitality, construction and transportation, has helped Gaynier find success.

"Focusing on a couple niche market segments has helped me to become an expert in those fields," Gaynier told *Insurance Journal*.

"As I continue to grow my book, my reputation has grown within those industries, which has produced consistent referrals," he said.

In 2017, Gaynier became a partner/executive vice president at Rogers & Gray. He continues to grow his book while mentoring newer producers.



Chad Hoxie

**Alliant Insurance Services
San Diego, California**

Chad Hoxie is a vice president with Alliant Insurance Services specializing in workers' compensation. Prior to joining Alliant he worked on the insurance carrier side of the business in various roles including serving as an analyst/compliance specialist, underwriter and claims adjuster.

After joining Alliant, Hoxie used his background and skills developed on the carrier side to create "out of the box" solutions for his client's workers' compensation programs. He works to further enhance Alliant's proprietary workers' compensation offerings.

Hoxie's expertise includes the buildout and negotiation of client insurance programs, and evaluation and analysis of alternative risk transfer plans. He says maintaining a high level of education is critical to growing and retaining a book of business.

"The learning experience from my time on the carrier side and through my professional designations has proven to be invaluable," Hoxie said. "Using my skillset to develop best in class solutions, transparency of my work, and tailoring a risk management program to the clients' needs will remain the objective for my work product."



Michael Tomasulo

**AHT Insurance
Boston, Massachusetts**

Mike Tomasulo has more than 20 years of experience working with companies to negotiate and understand their management liability and risk management programs. Tomasulo has worked with hundreds of publicly traded companies, from OTC to Fortune 100s, in placing their directors and officers liability insurance.

Today, he serves as AHT's national practice leader for management liability, as well as a principal of the firm heading up the Northeast operations. Prior to AHT, Tomasulo was a senior vice president and team leader at AON Risk Services in New York City in the Financial Services Division. In addition, he was a founding member of the NASDAQ Insurance Agency, creating the Nasdaq Stock Market's in-house insurance brokerage. He ran the agency's East and Central regions up until the time he assisted in successfully selling the agency to AON.

Tomasulo is a frequent speaker at industry events discussing topics regarding management liability, board education and corporate governance. He attributes his success to building excellent client relationships through expertise, service and results.



Negar Sharifi

**AssuredPartners
Lake Mary, Florida**

Negar Sharifi graduated from the University of Florida with a degree in accounting. Her first job out of college was within the audit department at Deloitte & Touche. During her time there she worked within the timeshare/hotel/property sector of accounting.

In 2008, Sharifi decided to leave accounting behind and learn more about the insurance side of real estate specializing in large scale property insurance and contractors.

Since then, she has been the insurance agent on approximately \$4.5 billion in total property values throughout Florida. Her book of business is comprised of condos, apartments, commercial buildings and hotels.

She was named as one of the top 5 percent of agents nationwide in new business sales and book size from 2008 - 2018.

Sharifi says her background working for a Big 4 accounting firm taught her how to work hard and be disciplined in setting and achieving goals.

She credits some success to her gender. "I also believe that being a woman in a mostly male-dominated business helps me bring a different dynamic to my clients," Sharifi told *Insurance Journal*.



James Chalmers

**Chalmers Insurance
Group
Bridgton, Maine**

James Chalmers is a fourth generation Chalmers owner. After graduating from Bowdoin College, he worked with an insurance company in the Boston area, attending its producer school as well as working in various company departments. He then returned to Maine to join the family insurance agency.

Chalmers specializes in summer camps, from traditional eight-week boys and girls summer camps to intensive one-week sports camps to organizations that offer year-round programming. He also oversees the outside sales team and benefits division of Chalmers Group.

The Chalmers Camp Insurance program is a multi-generational niche within Chalmers. "We have close to 100 years of continued experience of working with youth summer camps across the Northeast and our passion for camps shows through in our work," he told *Insurance Journal*. "Because of this experience we know the camp industry, we are involved in state and national organizations that work specifically with camps and we have a dedicated team within Chalmers that services our camp program."

2018 AGENTS of the Year



Kevin Mason

**Acentria Insurance
Destin, Florida**

Kevin Mason is president of Acentria Insurance. He has more than 25 years of industry experience, specializing in multi-family protection, while focusing on national condominium associations. Before co-founding Acentria Insurance, he served as branch manager for Insurance Office of America (IOA) where he was recognized as Rookie of the Year. During his tenure with IOA, he received the prestigious honor of Agent of the Year and became managing partner for North Florida operations, while serving on the IOA Advisory Council.

Mason earned his degree in Management from the University of West Florida. He is very active in his community and served for more than a decade on the board of directors of Destin Charity Wine Auction Foundation, which funds over 14 children's charities along the Florida Panhandle. He is also a member of the Destin Chamber of Commerce, Community Association Institute and Florida Association of Insurance Agents.

Mason attributes his success to the agency's focus on risk management services, having an in-house claims department and cultivating relationships.



Kevin Loar

**Woodruff Sawyer
San Francisco,
California**

Currently a senior vice president and partner at Woodruff Sawyer, Kevin Loar began his career there in the IT department while still in college.

He worked in the tech industry for several years before returning to Woodruff Sawyer in 2003, where he has served in various positions, including as primary account handler for key technology clients. Loar also has worked with the agency's Assurex Partners to develop a guide of compulsory policies placed internationally, focusing on brokerage and consulting services that address clients' global property/casualty exposures. He was able to work for a while in London where "I gained valuable expertise placing and managing international insurance programs, an expertise that continues to be of critical importance in consulting my international clients today," he says.

Being disciplined and confident has helped him in his career, Loar says. "Discipline in following a process that works for me and being confident in that process and the success it can bring me." In the coming years, he hopes to continue to fine-tune both.



Carrie Babij

**Desert Insurance Solutions
La Quinta, California**

Carrie Babij is president and co-owner of Desert Insurance Solutions Inc. of La Quinta, Calif., and Scottsdale, Ariz., where she specializes in insuring high net worth clients and in management liability. Desert Insurance Solutions is a rapidly growing independent insurance agency that provides comprehensive risk management for businesses and sophisticated individuals.

Before starting Desert Insurance Solutions, Babij served as senior vice president at Wells Fargo Insurance, where she provided commercial insurance to Wells Fargo institutional clients, first in Seattle and later in Los Angeles. She also has extensive insurance experience with personal lines insurance for complex risks and high net worth individuals.

She is considered the only producer for the agency. "We have one business development professional in Arizona but otherwise all of our staff are salary paid, inside service people," she said.

"We offer a high touch level of service for every client which is almost extinct now in this industry," she told Insurance Journal. "Our growth of 35 percent year over year is proof this method is working."



Scott Reese

**AssuredPartners
Eugene, Oregon**

As team leader and producer at AssuredPartners/Alliance, Scott Reese and his team develop insurance, risk management and financial protection strategies that fit today's complex financial environment and his customers' personal and commercial needs. In addition to serving as client advisor to several national accounts, Reese designs and implements association group insurance programs, including risk management programs for clients, alternative market arrangements, educational training and quality management initiatives.

Prior to forming Alliance Insurance Group in 2007, he began his career as a loss control representative for both the EBI and CIGNA insurance companies, working on large, complex risk management accounts. From there he went on to develop and manage a risk management practice group for an independent agency in Colorado.

He later joined a national brokerage firm to provide leadership in the development and building of the Senior Housing Healthcare Practice group. Specializing in the senior living market has been key to Reese's success over the past 20 years.



Gregory Deems

**Rogers & Gray Insurance
Agency
Kingston, Massachusetts**

Greg Deems, vice president and sales executive at Rogers & Gray Insurance, began his career in the insurance industry in 2011. Prior to that he worked for a company that often partnered with insurance agencies and taught a hands-on crash prevention class geared towards fleet safety and new drivers.

"When it was time to move on from there, I saw the insurance industry as the next logical step," Deems told Insurance Journal. He interviewed with a few of the agencies he had worked with but decided Rogers & Gray was the best fit.

Deems has found success by specializing in construction accounts.

"I took some time looking at lots of different industries to focus on and hit on a couple of construction companies early," he said. "With the agency having an expertise in this area it quickly became my focus and has remained so."

Deems said his book has been built primarily through cold calling. "As my network builds, I am looking to work my book and connections to add a flow of referral driven business over the next few years."