

# 12th ANNUAL TMPAA SUMMIT

*Where Program Business Gets Done*

## DECISION 2012



Get business done



Business as usual

October 29 – 31, 2012 ★ Hyatt Regency, Scottsdale, AZ

TARGET  MARKETS

Program Administrators Association

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# TARGET MARKETS

Program Administrators Association

250 Philadelphia Pike, Wilmington, Delaware 19809  
Phone: 877-347-5700 • Fax: 877-892-4437 • [www.targetmkts.com](http://www.targetmkts.com)

Dear Target Markets Conference Delegates:

Welcome to the 12th Annual Summit!

The insurance world continues to be somewhat in flux, with rates moving favorably in many areas but competition remaining intense and capacity strong. Additionally the U.S. economy has made progress but has yet to regain all the ground lost since the financial crisis began. Europe continues to struggle economically and storm season is heating up. If these aren't worrisome enough, the Summit concludes on the spookiest day of the year: Halloween!

The Summit also takes place just one week before Election Day. Fittingly, our keynote presentation will be provided by Mary Matalin and James Carville. Among other things Ms. Matalin served as Deputy Political Director to President George H.W. Bush's 1988 presidential campaign and later served as a senior advisor to Vice President Cheney. Mr. Carville was a lead strategist for President Clinton during his first presidential campaign. The husband and wife team are also regular political commentators across the media spectrum. They will surely bring great insight and provocative commentary undoubtedly mixed with a solid dose of humor.

Our industry speaker will be V.J. Dowling, Managing Partner of Dowling & Partners. V.J. is widely recognized as one of the leading analysts of the insurance industry. We will hear his views on the changing marketplace and what to expect in 2013 and beyond. As always, bring your questions for our speakers as we will have the opportunity to engage them in a continuing dialogue after their presentations.

The agenda also includes a presentation on the results of the second annual "State of Program Business Study", commissioned by Target Markets and developed by Advisen (with sponsorship from Western Heritage and Scottsdale Insurance Co.). Following on last year's success, the study had record participation with a number of new questions and areas of inquiry included.

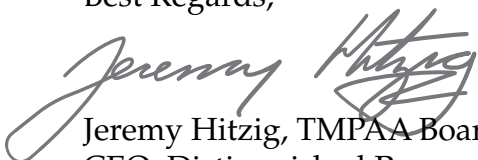
We are also looking forward to our first ever "Target University Graduation Ceremony" as the first recipients of the Certified Program Leader (CPL) designation will be recognized at the Summit. This will be the culmination of a significant initiative of Target Markets over the last three years and well-deserved recognition to our first graduates.

There is also a great selection of program workshops including "Website Development for your Agency", The "ABC's of RPG's" and a Lloyd's panel discussion.

As always, Target Markets remains the premier event for networking amongst Program Administrators, Insurance Companies and key Industry Vendors. TMPAA is always looking for ways to enhance your experience as a member. On behalf of the entire board and executive team, I encourage you to seek us out during the conference if you have ideas that you think we should consider. We'd really welcome and appreciate the input.

Hope your time in Scottsdale is enjoyable and productive!

Best Regards,



Jeremy Hitzig, TMPAA Board President  
CEO, Distinguished Programs

# Target Markets Program Administrators Association HISTORY and MISSION

The Target Markets Program Administrators Association is an organization dedicated to the unique challenges of Program Specialists. The TMPAA defines Program Business as insurance products targeted to a particular niche market or class, generally representing a book of similar risks placed with one carrier. Administration is done through Program Specialists who have developed an expertise in that market or class. Administrative responsibilities are negotiated between the Specialist and Carrier, but would include underwriting selection, binding, issuing, billing, and often times marketing, premium collections, data gathering, claims management/ loss control and possibly risk sharing. Program Specialists typically target their niches through differentiation either in product, risk management services, delivery mechanism or price. Specialists can distribute these programs on a retail or wholesale basis.

Since our successful launch of the Target Markets concept at the First Annual Summit in Tempe (October 16-18, 2001), we created a business plan to align only with specialists in programs. Our goal is to provide more efficient access to decision-makers in programs and create a forum for program business development, education, resources and networking. In 2004, the Association doubled its commitment to reach these goals by adding an East Coast Mid Year Meeting to the annual Summit in Arizona.

In 2010 the Association announced the creation of a strategic partnership with the Breckenridge Insurance Group whose mission is to create value-added products and deliver unparalleled servicing in the specialty insurance arena through trusted partner relationships.

Target Markets now has 54 Carrier Partners committed to Program Business, and provides unprecedented access to decision makers from these companies at both national meetings, allowing both the administrator and company to forge successful partnerships for new program business opportunities. The Association has grown to over 380 members, 256 of which are agencies who specialize in programs.

One core element of the TMPAA mission is to promote excellence for this most elite segment of insurance intermediaries, program administrators/MGA's. Target Markets has developed a protocol and criteria to evaluate the program business operations of Association members. Participation in a Best Practice evaluation encourages applicants to review their current level of

functioning, look for greater efficiencies in the way they do business, and ultimately be recognized by program business professionals as a best in class operation. The **TMPAA Best Practice Designation** will not only benefit members through critical reviews and improvements in agency function, but through enhanced market image, product promotion and recognition from their peers.

**Target University** provides program business education and will assist program specialists to manage their operations, raise the industry standards for program business, and provide the **CPL Designation** (Certified Programs Leader) to members who complete the University coursework and meet the CPL criteria.

The Association's commercial website, **Target Programs**, continues to drive business to agency members who participate and have their programs listed on the site. Target Programs, through its regular communication to a large database of independent retail P&C agents, attracts the attention of the retail agent community as they search to find coverage for their insureds. Individual electronic marketing is offered at prices well below current market value, supplementing the program marketing provided as part of participation. In addition to the product distribution offered through this website, **Target Programs Marketing Service (TPMS)** provides assistance to members seeking to upgrade their program marketing initiatives and resources.

Thanks to the generosity of our members, **TMPAA Charities** has provided over \$80,000 in grants to community organizations that focus on education and business development, supports hundreds of entrepreneurs in developing countries with micro loans, as well as our active duty military with our "Packages from Home" initiative conducted at every Association event.

The TMPAA has commissioned a yearly **Program Business Study** that tracks the size and dynamics of this industry segment. Critical program benchmarking elements are also explored, providing valuable intelligence to TMPAA members.

With the assistance of the working committees, Board Members and individual contributions of Association members, Target Markets will continue to develop new and innovative solutions to the challenges of program administration, and provide tangible assistance for those who make their living in Program Business.





Program Administrators Association

## ***REASONS TO JOIN TARGET MARKETS***

- Access to decision makers at over 50 Program Markets
- Networking with 255 Program Specialists
- Exclusive Program Marketing and Distribution Opportunities
- Target University
- Best Practice Designation
- Program Administrator E&O
- Program Services from 70 Vendor members

### ***Target Markets Membership Fees***

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<b>Agency Membership Application Fee</b> .....	\$2,500
(allows for 5 individuals from an agency to participate in Association activities and receive member discounts on meeting attendance etc.)	
<b>Agency Annual Dues</b> .....	\$1,000
<b>Vendor Partners</b> .....	Application \$5,000 . . . . . Renewal \$5,000
<b>Carrier</b> .....	Application \$10,000 . . . . . Renewal \$7,500*

*\*Reduced to **\$5,000** with the successful referral of a Program Administrator Membership.*

### ***Target Programs Membership Fees***

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Members who participate in Target Programs will pay an additional \$2,500 per year.

<b>Target Markets—Target Programs Yearly Renewal</b> .....	\$3,500
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## CARRIER PARTNERS

**Accident Insurance Group**  
**ACE Commercial Risk**  
**Admiral Insurance Company**  
**Aegis Security Insurance Company**  
**Aix Group**  
**Allianz Global Corporate & Specialty**  
**Allied World Assurance Company**  
**American Southern Insurance Co.**  
**AmTrust Underwriters, Inc.**  
**Arch Insurance Group**  
**Argo Group**  
**Aspen US Insurance**  
**Axis US Insurance**  
**Beazley Group**  
**Berkley Net Underwriters**  
**Berkley Underwriting Partners, LLC**  
**Catlin**  
**CNA Select Risk Programs**  
**Companion Property & Casualty Ins. Company**  
**Everest National Insurance Company**  
**Fireman's Fund Insurance Company**  
**General Star Management Company**  
**Great American Insurance**  
**Hiscox**  
**Hudson Insurance Company**  
**Imperium**  
**Ironshore, Inc.**

**Lexington Insurance Company**  
**Liberty Mutual Agency Underwriters**  
**Liberty International Underwriters**  
**Liberty Mutual Commercial Affinity**  
**Market Programs**  
**Maxum Specialty Insurance Group**  
**Meadowbrook Insurance Group**  
**Mid-Continent Group**  
**Munich Reinsurance America**  
**National Interstate Insurance Company**  
**Navigators Management Company**  
**OneBeacon Insurance Group, LLC**  
**Philadelphia Insurance Company**  
**QBE Programs**  
**Scottsdale Insurance Company**  
**SeaBright Insurance Company**  
**SPARTA Insurance Company**  
**State National Companies**  
**The Hartford Financial Services Gp. Inc.**  
**The Republic Group**  
**Torus Insurance Company**  
**Tower Group Companies**  
**Travelers**  
**Western Heritage Insurance Company**  
**Western World**  
**XL Programs**  
**Zurich**

## VENDOR PARTNERS

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Advisen Ltd  
Afco Direct  
Agencyport Software  
American Claims Management  
American Insurance Management Gp, Inc.  
Astonish Results  
Axiom Development  
Bill It Now  
Blue Goose Technologies, Inc.  
Carl Warren & Company  
ClearRisk, Inc.  
Cost Financial Group, Inc.  
Counterpoint Software, Inc.  
Cover-All Technologies  
Crawford & Company  
CSC  
Dowling Hales  
Dragonflyware, LLC  
Empirical Loss Management, LLC  
Engle Martin & Associates, Inc.  
Epic-Premier Insurance Solutions, Inc.  
Gallagher Bassett Services, Inc.  
Griffin Financial Group, LLC  
I-Engineering, Inc.  
Imperial PFS  
Instec  
Insurance Recruiting Specialists  
Insure Learn  
InsureZone.com of Texas, Inc.  
International Insurance Consultants  
Island Financial Insurance Assoc., Inc.  
Johnson Lambert, LLP  
Martin & Company  
Milliman, Inc.

MIS Insurance Services  
Mutual Boiler Re  
MyAssist  
Mystic Capital  
NetRate Systems, Inc.  
North American Risk Services, Inc.  
NxTech, Inc.  
Oak Street Funding  
One, Inc.  
Paradigm Management Services, LLC  
Perr & Knight, Inc.  
Professional Claims Managers, Inc.  
Promotions Kartel  
Raphael and Associates  
Regional Reporting, Inc.  
ReSource Pro  
RiskMeter Online  
Sedgwick CMS  
SeQure Underwriters  
SJA Insurance Agency, LLC  
Specialized Business Software, Inc.  
Specialty Claims Management  
Supportive Insurance Services, LLC  
The Kingstree Group  
TRISTAR Risk Management  
Tysers  
Vantage Agora, Inc.  
VeriClaim, Inc.  
Vertafore, Inc.  
Vertibrands, Inc.  
Virtual MGA  
VRC Insurance Systems  
Wilson Elser Moskowitz Edleman Dicker  
York Programs



Program Administrators Association

## **MILESTONES IN TMPAA HISTORY**

- October 2001* First Annual Summit—125 Attendees
- January 2002* Executive Director Hired
- October 2002* Formation of the TMPAA Board
- January 2003* TMPAA **Membership reaches 100**
- January 2003* Commercial Website Target Programs is Activated
- April 2004* First TMPAA Mid Year Meeting
- April 2006* TMPAA **Membership reaches 200**
- October 2006* First TMPAA Best Practice Designation Awarded
- January 2007* Formation of TMPAA Charities
- May 2007* Maurice “Hank” Greenberg provides Keynote at Mid Year Meeting
- October 2008* TMPAA **Membership reaches 300**
- October 2008* Newt Gingrich provides Keynote at Eighth Annual Summit
- July 2009* Strategy for Target University is Implemented
- October 2009* Ninth Annual Summit—600 Attendees
- April 2010* Colin Powell provides Keynote at Mid Year Meeting
- September 2011* Association reaches the **350 Member Level** including 230 Program Administrators, 53 Carriers and 67 Vendors
- October 2011* Eleventh Annual TMPAA Summit  
**President George W. Bush, Keynote Speaker**
- August 2012* Target University Completed
- September 2012* Association reaches the **380 Member Level** including 255 Program Administrators, 54 Carriers and 70 Vendors
- October 2012* First CPL Designations Awarded (Certified Programs Leader)

# 12th ANNUAL TMPAA SUMMIT

October 29-31, 2012 • Scottsdale AZ

## AGENDA

*Where Program Business Gets Done*

### Monday, Oct. 29

- 7:30 a.m. **TMPAA Charities Networking Golf Tournament**—Sponsored by *Rough Notes*
- 9:00 a.m. **Registration Table Opens**
- 9:00 a.m. **Networking Lounge Opens**—Sponsored by *Allianz*
- 1:00 p.m. **Trade Show Open**—Sponsored by *Allianz*
- 2:30–3:30 p.m. **Lloyds Panel Discussion**—Sponsored by *Tysers*
- 4:00–5:00 p.m. **Results Panel—Program Business Study Results**  
—Sponsored by *Scottsdale Insurance, Western Heritage Insurance*
- 5:00–6:30 p.m. **Welcome Reception**—Sponsored by *Hudson Insurance*

### Tuesday, Oct. 30

- 7:00 a.m. **Networking Breakfast**—Sponsored by *SPARTA Insurance*
- 8:30 a.m. **General Session**  
**Association Announcements**  
**Keynote Speakers: James Carville & Mary Matalin**  
—Sponsored by *Zurich*
- 10:30 a.m.–12:00 p.m. **Carrier Meet and Greet**—Sponsored by *The Hartford*
- 12:00 p.m. **Networking Lunch**—Sponsored by *TRISTAR Risk Management*
- 1:00–5:00 p.m. **Carrier Meetings**—Sponsored by *Paradigm Management Services*
- 5:00–6:30 p.m. **Networking Reception**—Sponsored by *QBE*

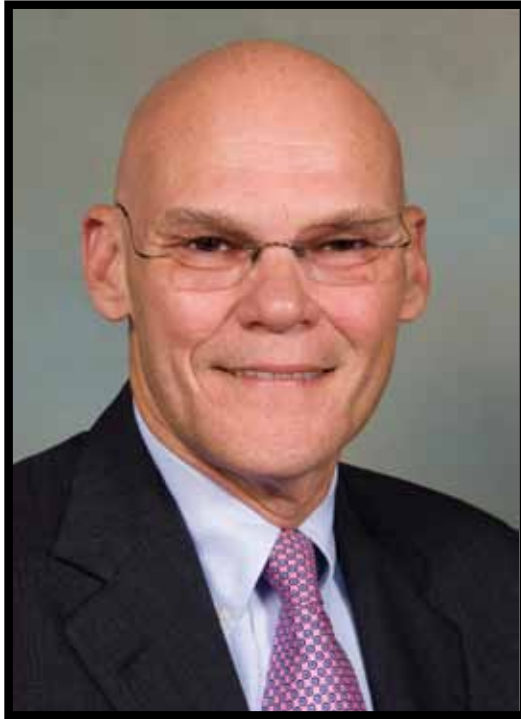
### Wednesday, Oct. 31

- 7:00 a.m. **Networking Breakfast**—Sponsored by *The Hartford*
- 8:00 a.m. **General Session**  
**Industry Speaker: VJ Dowling**—Sponsored by *Munich Re*
- 10:00 & 11:00 a.m. **Program Administrator Panel—Website Development for Your Agency**  
—Sponsored by *Zurich, TPMS*
- 10:00 & 11:00 a.m. **ABC's of RPG's**—Sponsored by *InSpecialty*
- 12:00 p.m. **Networking Lunch**

## **TMPAA 12th ANNUAL SUMMIT**

### **Keynote Speakers**

# **JAMES CARVILLE and MARY MATALIN**



One of America's best-loved political couples—James Carville and Mary Matalin—give audiences an enlightening and entertaining look at today's most important political issues as well as a behind-the-scenes look at politics inside Washington and how today's headlines are playing out around the country.

Co-authors of the national best seller *All's Fair: Love, War, and Running for President*, Matalin and Carville are key players on the national political stage—they each have over 30 years of experience in politics and have individually worked for Presidents Ronald Reagan, George H.W. Bush, Bill Clinton and George W. Bush.

They combine their unique experiences to provide audiences with a stimulating, candid and provocative conversation from both sides of the political aisle.

*Sponsored by:*



**ZURICH**®



## **TMPAA 12th ANNUAL SUMMIT**

### **Industry Speaker**

## **VJ DOWLING**



Mr. Dowling co-founded Dowling & Partners in January 1990 and currently serves as Managing Partner.

He began his career with A.J.B. Zunser and Co. in 1982 as a junior insurance stock analyst. He joined Fox-Pitt Kelton, Ltd. in 1983 and was admitted to the FPK partnership in 1986. Mr. Dowling received his BA from Dartmouth College, Hanover, New Hampshire and his MBA from Harvard Business School, Boston, Massachusetts.

Dowling & Partners Securities is a Hartford based institutional stock brokerage firm specializing in property/casualty insurance, health insurance and life insurance. Dowling & Partners property/casualty research team, authors of the IBNR Weekly published each Thursday evening, is consistently ranked as # 1 by the

Greenwich Survey of institutional investors and Best of Boutiques by Institutional Investor. The firm's fundamental analysis pays particular attention to loss reserves, balance sheets, and areas of sustained competitive advantage.

*Sponsored by:*



**Presentations/Workshops**

**MONDAY, OCTOBER 29**

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2:30–3:30 p.m. **Arizona Ballroom**

**LLOYDS PANEL DISCUSSION—**

***What can the Lloyd's market offer Target Markets Program Managers?***

*Moderator:* **ROBIN BARKER-HAHLO—**

Director, Tysers North American & International Specialty Division

**JAMES EATON—**Head of Global Private Enterprise, Beazley

**GARY MOUNTFORD—**Senior Class Underwriter, Catlin

**NEIL BOLTON—**Head of Casualty, Hiscox

Lloyd's, the World's largest E&S market, trades with over 750 Program Managers in the US—what attracts them to Lloyd's? Tysers will be moderating a panel discussion with representatives from Lloyd's America and three eminent Lloyd's Syndicates: Beazley, Catlin and Hiscox. All the panelists are directly involved in developing and writing program business in the Lloyd's market. The forum will focus on Lloyd's appetite for program business, how to access Lloyd's capacity, and the role of Lloyd's America. In addition questions will be invited from the audience.

4:00–5:00 p.m. **Arizona Ballroom**

**TMPAA PROGRAM BUSINESS STUDY RESULTS PRESENTATION**

**JAMES BLINN—**Advisen Ltd.

**STEVE FRANKE—**Scottsdale Insurance Company

Early in 2011, the TMPAA made a decision to conduct groundbreaking research about the Program Business industry segment. The objective of the research was to provide the industry and our members with information that documents the size, dynamics and trends in the program business market. Our initial research provided valuable information about the size and dynamics of the Program Business Marketplace. A committee of your Program Business peers and the Advisen team have developed the 2012 Study to track changes to this market segment, and explore new areas critical to program administration.

This presentation will share 2012 study results and provide valuable tools to assist with your future program business planning.

10:00–11:00 a.m. **Arizona VI**

***THE ABC'S OF RPG'S***

*Moderator:* **TOM LEONHARDT**—InSpecialty

**SKIP MYERS**—National Risk Retention Association Board Member/Morris, Manning and Martin

**BETSY GOOD**—Sterling and Sterling Insurance

**FRED FONTEIN**—AmTrust Underwriters

There are over 254 companies currently operating as Risk Purchasing Groups and Risk Retention Groups in the U.S. This workshop is designed to address your questions about developing an RPG by program administrator members who have gone through this process, and an attorney from the National Risk Retention Association experienced with the development of RPG's. This will be a hands-on, "how to" presentation by a panel of your peers. Attendees should also expect information about how pending regulatory reforms may positively impact the viability of Risk Purchasing Groups for program administration.

10:00 a.m. and 11:00 a.m. **Arizona VIII**

***AGENCY WEBSITE DEVELOPMENT—With a little help from your Friend***

*Moderator:* **REG PIERCE**— Director, Target Program Marketing Services (TPMS)

**JIM CHRISTLE**—Online Marketing Manager, Zurich

**RICHARD LOOK**—President, Vertibrands

**KAREN TRUDEL**—COO, GMI Insurance

**DUSTY ROWLAND**—President/CEO, Fulcrum Insurance Programs

Your agency website is an important asset for your business. The process of redesigning a site that looks good, provides state of the art functionality and fits your agency budget can be overwhelming.

Come listen to a panel of your Program Administrator peers who have recently deployed new agency websites and learn from their experience with the process. They will be joined by a web expert to provide you with a blueprint for taking on this challenge for your business.

Attendees can expect to cover issues like:

- Necessary preparation
- Organizing the effort
- Who to involve
- What's a must/what's fluff
- Controlling costs
- Working effectively with your vendor/developer

A website development guide will be made available for all attendees.

# 12th Annual Summit *WORKSHOP PRESENTERS*

## Biographies Listed by NAME, Company

BARKER-HAHLO, ROBIN . . . <i>Tyser &amp; Company</i> . . . . . 10	LEONHARDT, TOM . . . <i>InSpecialty</i> . . . . . 12
BLINN, JAMES . . . <i>Advisen Ltd.</i> . . . . . 10	LOOK, RICHARD . . . <i>Vertibrands</i> . . . . . 12
BOLTON, NEIL . . . <i>Hiscox</i> . . . . . 10	MOUNTFORD, GARY . . . <i>Catlin</i> . . . . . 12
CHRISTLE, JIM. . . <i>Zurich</i> . . . . . 10	MYERS, SKIP . . . <i>Morris, Manning and Martin</i> . . . . . 12
EATON, JAMES . . . <i>Global Private Enterprise, Beazley</i> 11	PIERCE, REG . . . <i>Target Programs Marketing Services</i> . . 13
FONTEIN, FRED . . . <i>AmTrust Underwriters</i> . . . . . 11	ROWLAND, DUSTY . . . <i>Fulcrum Insurance Programs</i> . . 13
FRANKE, STEVE. . . <i>Scottsdale Insurance Company</i> . . . 11	TRUDEL, KAREN . . . <i>GMI Insurance</i> . . . . . 13
GOOD, BETSY . . . <i>Sterling and Sterling Insurance</i> . . . . 11	



**ROBIN BARKER-HAHLO**, *Director Tyser & Company, London*

Robin Barker-Hahlo is a Director in the North American and International Specialist Property and Casualty Division at Tyser & Co. in London. He has over 25 years of insurance and reinsurance broking experience, with a special emphasis on structuring and placing delegated underwriting facilities. Prior to joining Tysers in 2008, Robin was a Director at R.K Carvill Reinsurance Brokers where, for almost 20 years, he had focussed on developing relationships between US Program Managers and the London market.



**JAMES BLINN**, *Principal, Advisen Ltd*

Jim is responsible for survey analysis and content. He has served as the principal investigator on a number of important surveys for RIMS, AIRMIC, NAREIT and other associations. In his content responsibilities, he oversees the acquisition and management of both purchased and internally generated sources of information.

Prior to joining Advisen, he was the Managing Partner at Ernst & Young responsible within the Americas for the Enterprise Risk Management (ERM) business advisory service. As part of the ERM Global Executive Board, he participated in the conceptualization of a global go-to-market strategy; development of a comprehensive product suite; hiring and training of staff; marketing, sales and delivery of services as well as the financial results of the practice. Jim also worked at Reliance National in the Risk Management Services Division where he assisted in the structuring and

implementation of risk financing programs that responded to the unique needs of clients. Mr. Blinn has an undergraduate degree from Yale College and an MBA from the Wharton School. He serves on the Board of Directors of the Spencer Educational Foundation. He has served on the Editorial Advisory Boards of *Risk Management* and *The Self-Insurer* magazines, coauthored the ARM 56 textbook and served as the Chairman of the Self-Insurance Institute of America.



**NEIL BOLTON**, *Head of Casualty, Hiscox*

Neil is head of Casualty at Hiscox London Market and a Hiscox Partner. Neil has worked at Hiscox for 18 years in various roles and prior to that was a broker at Sedgwick. At Hiscox, he has largely been responsible for global E&O underwriting and in 2007 went out to New York to establish Hiscox's Global Markets Hub, then latterly as head of US Casualty. In 2011 he came back to London to his current role with the view to building the London markets leading specialist casualty business.



**JIM CHRISTLE**  
*Online Marketing Manager Zurich North America*

Jim began his career with the Zurich companies 12 years ago writing marketing materials for the annuity division of Zurich Life. He later moved to Zurich North America as a communications manager. In that role he supported business units and made valuable contacts throughout the company.

When Zurich created a dedicated Marketing department four years ago, Jim was given the task of reshaping the existing web site into a marketing tool. The project went well and he became the Online Marketing Manager. In this role, he manages Zurich's web site development, social media strategy, search engine optimization efforts and consultants on digital projects throughout the enterprise.

Earlier this year, Jim spent 10 weeks in the Middle East developing a new web site and digital strategy for Zurich's office in that region.



**JAMES EATON**

*Head of Global Private Enterprise, Beazley*

James heads casualty program business within the Private Enterprise group and is also leading the business development and sales strategies of the small business segment along with Liz Strange.

James joined Beazley in 2006. Previously he had been a broker since 1984, and enjoyed divisional or board level responsibilities at each previous company.



**FREDERIK M. FONTEIN, Sr. VP  
AmTrust Underwriters**

Fred Fontein is an insurance industry veteran with thirty five years' experience in underwriting management and leadership positions for several major companies. At The Home Insurance Company, Fred grew The Home's Lawyers segment to \$250 million and started their Accountants, Realtors, Title Agents, Travel Agents and Security Guards Programs. At Coregis/Westport, Managed the Lawyers business which largely accounted for the growth in the Coregis/Westport PL Division from \$50 million in 1993 to \$200 million by 1999. At Lexington (AIG), Fred helped re-energize the Program Professional Liability Department by bringing on new producers and programs and by directing underwriting and pricing actions necessary to expand, fix or exit programs. Fred joined AmTrust in late 2010 and has directed the launch of their U.S. Professional Liability business with six new programs and counting.

Fred has been heavily involved with Risk Purchasing Groups at The Home in 1986. He also worked on RPG's at Lexington in the mid 2000's and recently helped file and launch an RPG for AmTrust.



**STEVE FRANKE, VP Marketing  
Scottsdale Insurance Co.**

Steve Franke leads a team of Product Directors that manage existing products and develops new products and programs. In addition, he leads a Marketing Strategy Division that provides analysis of Scottsdale's market position, competitive information and industry trends. Steve also is a leader and/or participant in key initiatives for the company. Steve is a board member of the Texas Stamping Office and a committee member on the NAPSLO Internship Committee.

Steve entered the insurance industry in 1980 with Sentry Insurance as a management trainee. In 1983 he moved to a Sentry subsidiary, Great Southwest Fire as a commercial property underwriter. In 1986, he joined a team that started Nautilus Insurance Company. Through his 14 years with the company, he held numerous key positions, including VP of Marketing and VP of Underwriting. In 2000 Steve left to join American Equity Insurance as Senior VP of Underwriting. In 2003 Steve started a binding authority underwriting operation for CNA.

Steve holds a B.S. degree in marketing, with an emphasis on insurance, from Arizona State University. He has attended numerous industry sponsored educational seminars. Steve has his CPCU and his Associate in Reinsurance designations.



**BETSY LOFT GOOD, Sr. VP  
Sterling & Sterling, Inc.**

As Director of Strategy, in this newly-created position, Betsy Good is responsible for identifying and developing new program opportunities and partnerships, in addition to managing the Total Body Pac insurance program for day spas and a program for family entertainment centers. Betsy also serves as Underwriting Director for all eleven Sterling & Sterling programs.

With over 26 years of experience in the commercial insurance industry, underwriting and developing business, Betsy's experience includes both standard and specialty insurance, and she has significant expertise in product development, coverage, and compliance. Her expertise in underwriting and coverage allows her to develop creative solutions for individual accounts as well as on a program basis.

Prior to joining Sterling & Sterling, she worked for more than eight years as the Underwriting Manager and Director of New Program Development at Victor O. Schinnerer & Co., Inc., in Chevy Chase, MD. Before joining Schinnerer in 2003, Betsy spent five years at Kemper as the National

Underwriting Director of their \$200 million program for high-tech customers, and held a similar position with Zurich beforehand. After starting her career at Aetna Life & Casualty in Boston, Betsy went on to work for Travelers, a large retail broker, and USF&G before joining Zurich.

Betsy is a graduate of The College of the Holy Cross where she received a Bachelor of Arts degree in Economics. She holds the Charter Property and Casualty Underwriter (CPCU) designation and was recognized by Business Insurance in 2004 as one of its "40 Under 40" people to watch. Betsy is currently enrolled in an executive MBA program at Texas A&M University-Commerce, and will graduate from the program in March 2013. She has three children and lives in Hunt Valley, MD.



**TOM LEONHARDT**, *Senior VP*  
**Breckenridge Alternative Risk**

Tom is responsible for the growth for Breckenridge's alternative risk facilities and reinsurance intermediary. His 35+ years of experience developing risk mitigation solutions comes in handy as Breckenridge expands its client profile.

After graduating from New York's Wagner College in 1974, Tom began his career at Guy Carpenter, and attended The College of Insurance and NYU Law School. In 1984, Tom and a partner purchased Magnant Re Intermediaries and built a Connecticut based boutique reinsurance intermediary focused on the MGA program space, as well as M&A consulting. In January 1987, Tom sold his interest in Magnant Re and moved to help create and build Aon Re under Paul Davies. While at Aon, Tom managed one of the three teams of US treaty reinsurance brokers in production, design, placement and servicing of large US insurers. Tom also expanded his M&A experience portfolio during this period, contributing to internal Aon growth initiatives as well as employing his love for contract law by assisting in outside acquisitions. Tom was involved with the expansion of Aon's London reinsurance practice, which ultimately turned into the largest in the world.

In 1997, Tom left Aon to join Towers Perrin, opening the Midwest region reinsurance practice. Tom was the senior principal for the Midwest region. Tom retired when Towers Perrin merged with Watson Wyatt (a public company) in January 2010. Tom joined Breckenridge Insurance Group in January 2012 to manage its reinsurance and alternative risk initiatives as well as those needs for its clients and members of the Target Markets Program Administrators Association. His skill set is also helping to expand the underwriting and services capabilities for Breckenridge and its clients.



**RICHARD LOOK**, *President & Chief Strategist*, **Vertibrands**

Rich is a marketing communications specialist and the driving force behind Vertibrands, a full service marketing firm serving non-competing insurance programs. He has held executive positions within insurance and advertising firms and is the immediate past president of the IMCA (Insurance Marketing & Communications Association).

Rich has 10 years of advertising agency experience and 12 years with insurance-related companies. On the advertising side, he served as President of Jenkins Advertising, Vice President & Account Supervisor of McAdams, Richman & Ong, and managed e-marketing initiatives through Kingswood Interactive.

On the insurance side, Rich served as Director of Communications for Venture Insurance Programs, was Vice President of brand marketing for Commonwealth Risk and co-founded InMarket Partners. In addition to Venture, he has worked with the MRM Companies, Arrowhead Group, Professional Underwriters, and dozens of managing general agencies.

Rich has a bachelor's degree in Engineering from Lafayette College and received his CBC designation through the Business/Professional Advertisers' Association (now the Business Marketing Association) where he served as treasurer of the Philadelphia chapter.



**GARY MOUNTFORD**  
*Senior Underwriter—London*, **Catlin**

Gary began his insurance career in 1982 as a Claims Broker. He joined a Lloyd's syndicate in 1988, progressing to Claims Manager before joining syndicate 179 in 1992 as an Assistant Underwriter. Syndicate 179 was merged with Catlin syndicates 1003 and 2003 for the

1996 year of account. In July 1998 Gary assumed responsibility for short tail binding authority business.



**ROBERT H. MYERS, JR.**  
*Managing Partner*  
**Morris, Manning & Martin, LLP**

"Skip" Myers is the managing partner of the Washington, D.C. office of the law firm of Morris, Manning & Martin. Mr. Myers is a graduate of Princeton University and the University of Virginia Law School. His practice specializes in financial services, regulatory, and corporate issues and he represents a variety of insurance entities,



trade associations, and other corporations.

Mr. Myers has written, spoken, and presented testimony on various issues including the antitrust regulation of the financial services industry, the utilization of interstate compacts for insurance regulation, federal initiatives regarding the regulation of the business of insurance, financial services reform, privacy, the Liability Risk Retention Act, the Terrorism Risk Insurance Act, and a variety of cases related to captive insurance companies. His articles have appeared in the Journal of Insurance Regulation, Journal of Reinsurance, Risk Management, Journal of Taxation, The Brief, Best's Review, The Risk Retention Reporter, and other publications. He co-authored "Insurance Regulation in the Public Interest: Where Do We Go From Here?", which won the best article award from the Journal of Insurance Regulation in 1994. He was recently named in the Top 5 of Captive Review's 2012 Power 50 list of global captive industry attorneys, making him one of the world's leading authorities on captive insurance. He is also included in the Guide to the World's Leading Insurance and Reinsurance Lawyers and named Person of the Year 2011 by the Nevada Captive Insurance Association.

Mr. Myers has served as the Chair of the Public Regulation of Insurance Law Committee of the American Bar Association. He is a member of the District of Columbia and Maryland Bars and of the Federation of Regulatory Counsel where he has served as the Chair of its Board. He currently serves on the boards of the National Risk Retention Association, the Captive Insurance Companies Association, and the International Center for Captive Insurance Education.

Morris, Manning & Martin is a law firm located in Atlanta, Georgia and Washington, D.C. The firm has over 140 lawyers engaged in a sophisticated business and litigation practice. The firm has strong corporate, insurance, healthcare, privacy and financial services groups in Atlanta and Washington. Mr. Myers is based in the firm's Washington office.



**REG PIERCE**, *Director*  
**Target Programs Marketing Services (TPMS)**

Reg Pierce has been involved with TMPAA since October 2010. He is responsible for managing and creating sponsorship opportunities for TMPAA members and also heads up the newly implemented Target Programs Marketing Services. After serving 4 years in the Navy, Reg started his career as an advertising executive in NYC. In 1993, he began a 17-year run in specialty insurance marketing, serving as SVP, Marketing at MRM, Managing Director at InMarket Partners and Brand Strategist at Bailey Brand Consulting in PA.



**DUSTY ROWLAND**, *President/CEO*  
**Fulcrum Insurance Programs**

Dusty Rowland founded Fulcrum Insurance Programs, a Bellevue, Washington-based national insurance program administrator and specialty wholesale broker in 2008 as Mainstay Insurance Group. In 2011, the company rebranded as Fulcrum Insurance Programs to reflect its commitment and success in delivering innovative, profitable programs to its insurance carrier and agency partners. Dusty has a strong background in developing program business having co-founded National Specialty Underwriters, Inc. (NSU) in 1995, a program administrator that serves retail agents and brokers looking for niche expertise and exclusive products.

Fulcrum Insurance Programs offers unique programs for Hotels/Resorts, Casinos, Habitational and Real Estate. The programs include an exclusive comprehensive platform through the Association of Green Property Owners and Managers (AGPOM), which provides coverages for members who pursue a green-building strategy and an array of resources to promote and reward green-building efforts. Dusty is a Director at AGPOM.

Dusty holds a B.S. in Economics from the State University of New York College at Plattsburgh.



**KAREN TRUDEL**, *COO*, **GMI Insurance**

Karen graduated from the University of Maryland in 1985. She is a certified Pennsylvania Property/Casualty Insurance Agent and Pennsylvania Property/Casualty Insurance Broker. Karen joined GMI in 1991 and is responsible for all internal operations and oversees all marketing and sales activities. Karen was promoted to Chief Operating Officer of GMI in 2007. As a charter member of Target Markets Program Administrators Association (TMPAA), GMI has been an active agency member. In 2009, Karen was elected to the Board of Directors of TMPAA..

**BOARD  
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COMMITTEE**



- (l to r):
- **JEREMY HITZIG**, *TMPAA President, Distinguished Programs*, [www.distinguished.com](http://www.distinguished.com), Ph: 212-297-3109
  - **GREG THOMPSON**, *THOMCO*, [www.thomcoins.com](http://www.thomcoins.com), Ph: 678-290-2109
  - **DAVID SPRINGER**, *NIP Group LLC*, [www.nipgroup.com](http://www.nipgroup.com), Ph: 800-446-7647
  - **GLENN CLARK**, *Rockwood Programs Inc.*, [www.rockwoodinsurance.com](http://www.rockwoodinsurance.com), Ph: 302-765-6001
  - **ART SEIFERT**, *Glatfelters Insurance Group*, [www.glatfelters.com](http://www.glatfelters.com), Ph: 717-741-0911 Ext 7472

**TMPAA BOARD MEMBERS**



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  - **DAVID HAMPSON**, *Willis of New Hampshire, Inc.*, [www.willisprograms.com](http://www.willisprograms.com), Ph: 603-334-3032
  - **JINO MASONE**, *Zurich*, [www.zurichna.com](http://www.zurichna.com), Ph: 410-544-4860
  - **MARK J. KISSICK**, *York Programs*, [www.yorkrsg.com](http://www.yorkrsg.com), Ph: 781-917-1767
  - **TOM WILSON**, *Wilson Elser Moskowitz Edelman & Dicker*, [www.wemed.com](http://www.wemed.com), Ph: 212-915-5145
  - **KAREN TRUDEL**, *GMI*, [www.gmi-insurance.com](http://www.gmi-insurance.com), Ph: 610-933-4679
- (bottom, l to r):
- **BILL MECKLENBURG**, *The Redwoods Group*, [www.redwoodsgroup.com](http://www.redwoodsgroup.com), Ph: 919-462-1295
  - **STEVE PORCELLI**, *Hudson Insurance Gp.*, [www.hudsoninsgroup.com](http://www.hudsoninsgroup.com), Ph: 212-978-9862
  - **GREG THOMPSON**, *THOMCO*, [www.thomcoins.com](http://www.thomcoins.com), Ph: 678-290-2109
  - **HEIDI STROMMEN**, *ProHost USA, Inc.*, [www.prohostusa.com](http://www.prohostusa.com), Ph: 952-924-6973
  - **DUSTY ROWLAND**, *Fulcrum Insurance Programs*, [www.fulcrumprograms.com](http://www.fulcrumprograms.com), Ph: 425-453-5157
  - **RAY SCOTTO**, *TMPAA Exec. Dir.*, [www.targetmarkets.com](http://www.targetmarkets.com), Ph: 302-268-1010

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<b>Art Seifert</b> . . . . . Glatfelter Insurance Group	<b>Ray Scotto</b> . . . . . Target Markets
<b>Bill Mecklenburg</b> . . . . . Redwoods Group	<b>Karen Trudel</b> . . . . . GMI

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<b>Tom Jones</b> . . . . . VGM Insurance	<b>Steve Porcelli</b> . . . . . Hudson Insurance
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## WEBSITE DEVELOPMENT COMMITTEE

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<b>Ian Sterling</b> . . . . . Sterling and Sterling	<b>Sim Bridges</b> . . . Coastal Insurance Underwriters
<b>Tim Cappellett</b> . . . . . Oryx Insurance Brokerage	

# ***TMPAA Leadership Transition***

The TMPAA Board wishes to thank

***Jeremy Hitzig***

*President of The Distinguished Programs Group*

For his two years of leadership as Board President.



The Board welcomes the incoming Board President

***David Springer***

*President and CEO of the NIP Group*

As he leads the Association in 2013 and 2014.



## **TMPAA STAFF MEMBERS**



**RAY SCOTTO** *Executive Director, Target Markets*

Ray Scotto has been involved with Target Markets since attending the first Summit in October 2001. He was hired as the Executive Director of the Association in January 2002. Ray was instrumental in the development and implementation of several Association initiatives including the commercial website, Target Programs, the Program Administrator Best Practice Designation, Target University, and TMPAA Charities.

Ray's management experience was gained in the public sector, serving as the administrator of a child abuse investigation unit in SE Pennsylvania for 22 years. He has also worked as an adjunct professor at West Chester University, PA. Ray holds a Masters Degree in Social Work.

### **SUSANNE WHARTNABY**

*Association Services Coordinator, Target Markets*

Prior to joining Target Markets, Susanne worked as an underwriting assistant for the EPLI department of Rockwood Programs. Previous industry experience includes State Farm Insurance Fire and Auto Claims, Marine Midland Bank Commercial Finance Division and AIG's Payroll Marketing Department. Susanne has been the Member Services Coordinator for the Association since January of 2002.



### **MONICA ELISCHER**

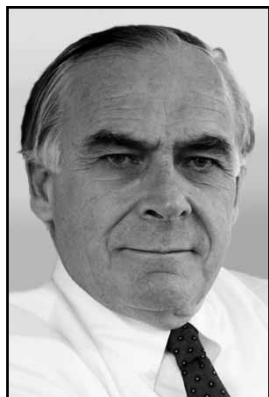
*TMPAA Membership Coordinator, Target Markets*

Prior to becoming a member of the Target Markets team, Monica worked the health and life arena through Aflac, and provided internet sales marketing at ByTheZip.com. She has held multiple positions in administration/sales throughout her career. Monica is currently responsible for enhancing the Association's Program Administrator membership base. She holds a bachelor degree in Marketing/Public Relations from Syracuse University.

### **SARAH AYARS**

*Marketing Coordinator, Target Programs*

Sarah Ayars is responsible for carrying out Target Programs initiatives including electronic marketing, Outlet Center design, website demonstrations and member support. Sarah joined the Target Markets staff in June 2010. Previously, she was Communications Coordinator for Performance Marketing where she implemented marketing strategies for clients in a wide range of industries. She has a bachelor's degree in Advertising/Public Relations from The Pennsylvania State University.



### **REG PIERCE, Director, Target Programs Marketing Services (TPMS)**

Reg Pierce has been involved with TMPAA since October 2010. He is responsible for managing and creating sponsorship opportunities for TMPAA members and also heads up the newly implemented Target Programs Marketing Services. After serving 4 years in the Navy, Reg started his career as an advertising executive in NYC. In 1993, he began a 17-year run in specialty insurance marketing, serving as SVP, Marketing at MRM, Managing Director at InMarket Partners and Brand Strategist at Bailey Brand Consulting in PA.



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# Designations



## Best Practice Designation

One core element of the TMPAA mission is to promote excellence for this most elite segment of insurance intermediaries, Program Administrators/MGAs. Target Markets has developed a uniform protocol and criteria to evaluate Agency Member program business operations. Participation in a Best Practice evaluation will encourage applicants to review their current level of functionality, seek greater efficiencies in the way they currently conduct business. Ultimately, successful Best Practice candidates will be recognized by program business professionals as a "best in class" operation.

The TMPAA Best Practice Designation will not only benefit members through critical reviews and improvements in agency functionality but also enhanced market image, product promotion and recognition from their peers.



## CPL (Certified Programs Leader) Designation

The mission of Target University is to further promote Best Practices in program administration, enhance the status of Program Business in the insurance industry and recognize the specialized skill sets of Program Specialists. The University was developed through the efforts of the TMPAA Board and committee of TMPAA members who served as advisors on course development. Courses are taught by your program peers and professionals actively working in this industry segment.

TMPAA Members who complete and pass all 12 courses and have the prerequisite leadership history in program business are eligible to apply for the CPL (Certified Programs Leader) Designation. Approved applicants will be awarded the CPL Designation at either the Mid Year or Summit annual meetings.

TARGET  
MARKETS 

Best Practice Designation

TMPAA Best Practice Agencies  
*Hall of Fame*

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# TARGET UNIVERSITY

## Program Business Education

## OPEN FOR PROGRAM BUSINESS EDUCATION

Target University's (TU) mission is to prepare Program Administrators for the challenges and opportunities facing our industry. TU's premise is that most Program Managers have the technical insurance expertise necessary to be successful. However, some skills are often learned the hard way. Thus TU's diverse curriculum fills in "knowledge gaps" that Program Administrators frequently experience.

TU courses are offered online in an interactive, user friendly format. A combination of a visual lecture by a subject matter expert, state-of-the-art graphics and written materials are provided. Each course includes an online test. Participants are eligible to apply for the Certified Program Leader (CPL) designation upon successful completion of all twelve courses.

Topics for this education include:

- Actuarial
- Claims
- Finance & Accounting
- Strategic Planning
- Marketing
- Contracts
- Risk Management
- Ethics and Leadership
- M & A
- Underwriting
- Operations/Systems
- Program Submissions/Development

*The TMPAA would like to thank its current group of TU sponsors.*

**Main Sponsor:**



**Course Sponsors:**



*A Tradition of Service, Founded on Trust.*



**QBE**



*Contact the Association to add your support to this **important initiative.***

**Target University Supporters:** • BRECKENRIDGE INSURANCE GROUP  
• LEXINGTON INSURANCE • MUNICH RE • TYSERS

## The Target Markets Program Administrators Association

*In recognition of the successful completion of all required  
Target University Courses and a history of program leadership  
in this industry segment, the Association confers upon*

***Your Name Here***

*the designation of*

**Certified Programs Leader (CPL)**

*this thirty-first day of October, 2012*

---

*TMPAA Executive Director*

*TMPAA President*

*Target University Dean*

### ***The requirements to receive the Target University Designation of Certified Programs Leader (CPL) are as follows:***

- Successful completion of all 12 Target University courses
- Five years total experience in the Insurance Industry
- Two years experience in a Program Leadership Role (*Manager, Supervisor, Officer*)
- Absence of any ethical violations

## The New and Improved Resource for Agents to Find Coverage – and promote TMPAA Programs

We have all read the science explaining that every cell in a human being is completely changed over a period of seven years. Since all the humans using Target Programs to find coverage or have their programs featured on the site are now completely updated, the folks who provide this important resource thought the website should be completely updated as well.

In its seventh year of uniting program administrators with retail agents, Target Programs has reinvented itself with a refined look, and most importantly, a new state of the art search function that allows agents to quickly find program markets for their insured coverage needs.

Ray Scotto, executive director of the TMPAA, indicates that the mission of Target Programs remains unchanged, “The goal is to drive business to our members’ agencies through various electronic marketing initiatives and a search-based website. All administrators featured have an ‘Outlet Center,’ or mini-website, that highlights their niche program[s]. Our system enables the retail agent to work directly with the administrators. This is a value added to TMPAA membership, and a great resource for the over 70 program administrator members who post their programs.”

Sarah Ayars, marketing coordinator for Target Programs, works closely with both program administrators featured on the site, as well as with the visiting agents. “Our new functionality makes it easier to show agents how to locate the coverages they need and keep them coming back to find placement for all their special risks,” she says. “We work effectively on behalf of our members to increase leads and boost their bottom line. Although the website is new, my goal has not changed, to maximize the return on the Target Programs investment for our program administrator members.”

Marvin McDougal, president of Automotive Risk Management stated, “We have been using Target Programs since its initiation. It has become our most successful venue for directing new producers to our products.”

Today, Target Programs features more than 70 program administrators. Included among each participating administra-

tor’s benefits is a list of exclusive marketing opportunities throughout the year. The most successful of these opportunities is the issuing of weekly product announcements. Several days a week, Target Programs distributes brief messages that feature one administrator. Announcements are designed to give a few key points about the administrator’s niche programs and are sent to a database of retail agents that have asked to be updated with program information.

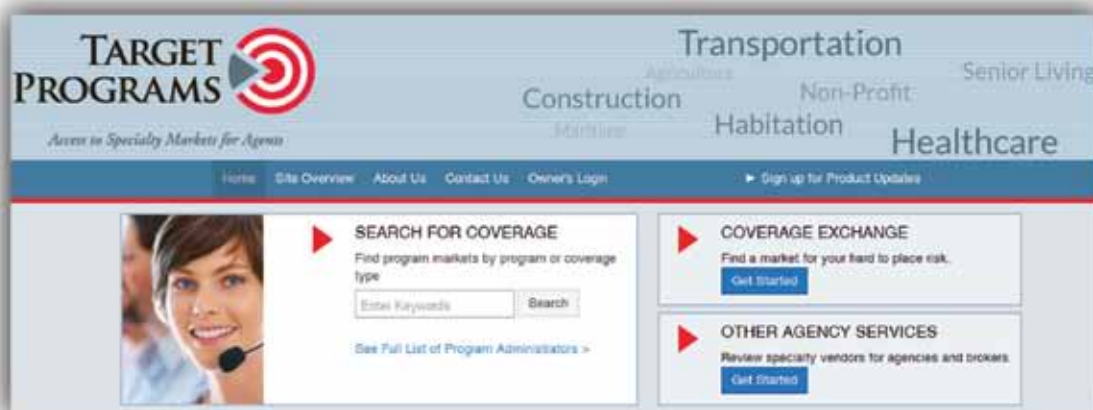
Karen Trudel, COO of GMI Insurance Services affirmed, “The Target Programs website has given me access to agents who are looking for coverage. Even if the agency’s specific risk does not fit our program, I am able to call and tell them what we have to offer. The bottom line, I have written business through the leads I get from the Target Programs website.”

In addition to product announcements, Target Programs also sends a newsletter to a large database of independent P&C retail agents each week. Every participating administrator is featured exclusively for one annual distribution. Many members also take advantage of individual, stand-alone electronic ad development and delivery.

“We have a growing list of agents that know when they visit Target Programs, they will find qualified program administrators who can meet their precise coverage needs,” Sarah Ayars explains. “Because all of our program administrator users are members of the TMPAA, we offer the most cost effective options for electronic marketing. Providing Target Programs as a member-driven resource differentiates us from other services that are available to the industry at much higher prices.”

Retail agents who wish to receive program business updates, or who would like to explore the Target Programs database should visit [www.TargetPrograms.com](http://www.TargetPrograms.com).

Program administrators/MGAs interested in learning more about the TMPAA and listing their programs should contact Sarah Ayars, Target Programs marketing coordinator, at (302) 268-1011 or [sarah.ayars@targetmkt.com](mailto:sarah.ayars@targetmkt.com). ■





## **IS THE UNIQUE ENTITY...**

that provides members of the **Target Markets Program Administrators Association** with the ability to promote their Program Business to one of the largest databases of Independent P&C Retail Agents in the US. The Association will build your agency "Outlet Center" on the Target Programs website, which provides company information, and detailed descriptions of the Programs you provide. The Association generates agent traffic to the site using aggressive marketing initiatives, which includes electronic advertising of your program business.

### **See How Target Programs Brings Business to Your Agency:**

- Own and manage an "Outlet Center" on the Target Programs website, branded to your company, which enhances your website presence.
- Administrative controls that allow you to change and update your program/product offerings.
- Promotion of your programs in the Target Programs Newsletter to our database of 80,000 Independent P&C Agents.
- Generation of an elite opt-in marketing database collected as agents visit your Outlet Center, and available anytime as part of your administrative controls.
- Electronic marketing opportunities at a fraction of the cost currently available in the industry.
- Receive brief descriptions of business that retailers are having difficulty placing, including a capsule summary of the risk and agent information, allowing you to pursue if interested.

For more information about participation in

**Target Programs**, visit [www.targetprograms.com](http://www.targetprograms.com) or call Sarah Ayars at **877-347-5700**.

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### **New Resource for TMPAA members:**

## **Target Programs Marketing Services (TPMS)**

**What is TPMS?** In an effort to enhance TMPAA membership value, TPMS has been established to provide a variety of marketing services to TMPAA members seeking assistance in upgrading their program marketing initiatives and tools.

**What marketing services are available?** TPMS's team is well versed in all aspects of program marketing including:

- Brand development
- Competitive analysis
- Website design/enhancement
- Marketing plan development
- Media strategy
- Creative design
- Social/online marketing

### **How does the service work?**

- Service packages are flexible and, in most cases, can be customized to the PA/MGA's specific needs.
- Typically, step one is an upfront "Marketing Assessment" meeting or teleconference to start the fact finding process of existing marketing program, competitive set, web presence, brand strategy and messaging culminating in a written assessment and recommended plan of action.
- Upon delivery and/or presentation of the Assessment Report, PA/MGA clients are offered the option of accepting the report, proposed approach and a la carte budget and engaging TPMS as ongoing service provider to develop the proposed materials and marketing components. It is important to point out that the PA/MGA client is under no obligation to utilize the services of TPMS and can decide to use a preferred vendor or other service provider to develop the approved materials.
- TPMS is designed to assist TMPAA members who may not have the overall resources (staff, financial, vendors, etc.) to develop a comprehensive marketing plan and program. The more typical customer base is envisioned as the smaller to mid-size PA/MGA's looking to upgrade their marketing presence. For these clients, TPMS will propose a multi-phase approach with an a la carte selection of marketing tools.

### **How to contact TPMS?**

**TPMS Director:** Reg Pierce, ARM 302-268-1009, [reg.pierce@targetmkts.com](mailto:reg.pierce@targetmkts.com)

**Target Programs Marketing Coordinator:** Sarah Ayars 302-268-1011, [sarah.ayars@targetmkts.com](mailto:sarah.ayars@targetmkts.com)





Program Administrators Association

## New Member Resources Now Available

### ***TMPAA BUYER'S MARKETPLACE***

The TMPAA Buyer's Marketplace has been designed to assist Association Members who are considering selling their agency or book of business, and would like to confidentially review a list of potential buyers who are also members of the group.

The TMPAA Buyer's Marketplace will post information submitted by members that detail the type of purchase and program characteristic sought, as well as information about that agency's/company's culture.

The TMPAA is providing this marketplace as a service to members, and has no involvement in any resulting transactions. The Association is not responsible for the content of the posted buyer information. Any contacts or business transacted as a result of these postings is solely the business of the two parties involved in the discussion.

This is a fee based service, a portion of which will support TMPAA Charities.

**Visit the TMPAA Website ([www.targetmkts.com](http://www.targetmkts.com)) for complete information.**

### ***PROGRAM EMPLOYMENT BULLETIN BOARD***

The TMPAA Employment Bulletin Board will post information submitted by member agencies/companies that detail positions they are seeking to fill. Individuals will have the ability to confidentially review a list of employment opportunities posted by members of the group.

The TMPAA is providing the Employment Bulletin Board as a service to members, and has no involvement in any resulting employment transactions. The Association is not responsible for the content of the posted position descriptions. Any contacts or business transacted as a result of these postings is solely the business of the two parties involved in the discussion.

This is a fee based service, a portion of which will support TMPAA Charities.

**Visit the TMPAA Website ([www.targetmkts.com](http://www.targetmkts.com)) for complete information.**

# InSpecialty

## Breckenridge InSpecialty Services (BISS)

### **BISS CAPABILITY PLATFORM**

Breckenridge InSpecialty Services (BISS) has been developed to provide additional fee based resources to TMPAA members for their core functions as Program Specialists. These services would include:

- **Market Finder**

Target Markets Program Administrators Association (TMPAA) has 54 insurance carriers interested in writing program business through the Program Administrator distribution model. The TMPAA has fostered the direct relationships between Program Administrator Members and the Program Carriers with whom they partner. There are situations where additional support is necessary in the market finding process, due to complexity or timing, that BISS is structured to provide. BISS is also equipped to assist PA's prepare program proposals used in presentations to new carriers or replacement carriers in writing new or existing business. BISS is prepared to leverage carrier relationships in order to benefit the PA.

- **Reinsurance Support**

BISS has decades of reinsurance experience and relationships with the top reinsurers, reinsurance intermediaries and the Lloyd's market. We can provide advice to our TMPAA members regarding the financial strength of their reinsurers and match the individual personalities with the respective parties.

Reinsurance and profit commission reviews available on request.

BISS can also design alternative risk and reinsurance structures for captives owned by the Program Administrator.

- **Complementary Programs and Products**

BISS will work with Program Administrators to increase premium and revenue growth by augmenting present programs with ancillary type

coverage's having similar characteristics and distribution channels.

BISS can also assist in adding additional lines of business to complement the core program such as adding workers compensation to a package policy.

- **Access to Capital**

BISS has access to the capital markets to assist PA's with capital needs for agency perpetuation acquisitions or for other growth initiatives.

This capital is accessed through a number of specialty investment banks, private equity funds and specialty hedge funds.

- **Captive Insurance Company Creation**

The InSpecialty Team works with Captive Managers, Reinsurers, and Front companies to help our Program members create more value for their businesses through the use of a Captive. We specialize in bringing the right domicile, the right type of captive, the structure and the manager to address specific captive needs of TMPAA members.

- **New Program Development**

Provide new program development expertise to TMPAA members by capitalizing on their present systems and distribution platforms and our carrier relationships.

- **Executive Search**

BISS will recruit teams or individuals with specialty underwriting and distribution to replicate their knowledge and relationships with a TMPAA member or to BISS.

### **InSpecialty Team**

---

Contact our team to further explore the resources that BISS can bring to bear for your program business operation.

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(M)312 401 3746  
tleonhardt@breckis.com

**Robert J. Broomall, CPCU**

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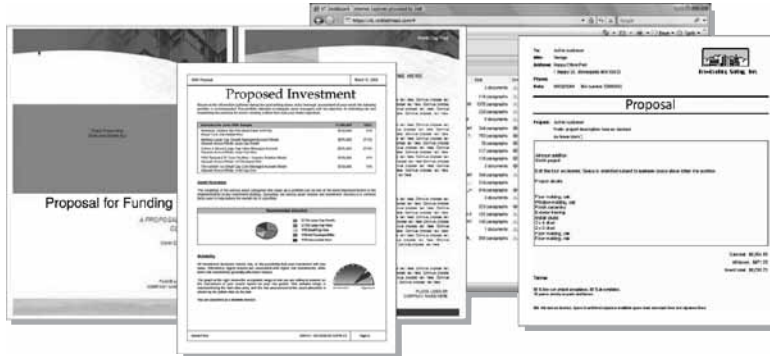
**Michael Beasley**

13456 Spectrum  
Irvine, CA 92618  
(M) 360 775 1112  
mbeasley@breckis.com

---



## REQUEST FOR FUNDING PROPOSALS



The charitable arm of the TMPAA has been reorganized to give members a greater voice in deciding what organizations our funds will support.

The TMPAA Charities Board is now accepting funding applications submitted by TMPAA members to choose our beneficiaries.

*Funding requests must fall into two areas:*

- 1 Education**      **2 Business Incubation**

***Please contact the Association to request the proposal document and support a Charity in your community.***

***Thank you!***

*\*Grant will be awarded at the end of each year.*

---

## THANKS TO THE DONATIONS

of TMPAA members in 2011, TMPAA Charities was able to provide grants to four organizations who applied via a member of the Association.

- **St. Joseph's University Academy of Risk Management—\$5,000**
- **United Way Sage Community Scholar Program—\$5,000**
- **Communities in Schools of Jackson, Florida—\$4,000**
- **ASCS Energy Park—\$4,000**
- ***Continued Support of our Troops with the "Packages from Home" Initiative.***

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***Your contributions have made a difference!***

# The State of the Association

*TMPAA constantly seeks to provide new services to its members*

A presidential election year gives rise to a time of debate, uncertainty and strong opinion. Add some economic fluctuations and a changing insurance market and most will opt to batten down the hatches and hold tight to weather a storm. The Target Markets Program Administrators Association, however, has used these uncertain times to grow, add services, get a new fresh look and implement an aggressive strategy to become a greater resource for Program Administrators.

The TMPAA now boasts 250 Program Agency members, 54 Program Carriers and 63 Vendors. The Association's past two events were record breakers for attendance. Past meetings have included prominent speakers—such as President George W. Bush in 2011. The focus of the meeting remains crystal clear: provide the opportunity for TM members to explore program business opportunities, grow their business, or add services that enhance or improve their current program business operation.

“Our business model has not changed. We want to make sure our events and initiatives are all business and no fluff,” says TMPAA Executive Director Ray Scotto. “The meetings clearly focus on business generation. When budgets get tight, you need to get a good return on membership and meeting attendance investments. We have consistently provided that for our members. The more than 700 program business pros that attend the Association events engage in networking that leads directly to opportunities for new business.”

States Jeremy Hitzig, TMPAA President, “Feedback from our members and meeting attendees is critical for the Association to develop relevant content and opportunities that improve their business model. A frequent theme expressed by our Program Administrator members was the need for more opportunities to hear how their peers run successful program business operations. Our response was to develop a Program Administrators Town Hall at the 2012 Mid Year. Two panels of Administrators discussed In-House Producer Compensation and the Rewards and Pitfalls of Taking Risk. It was a successful event and one

that will be repeated at our Mid Year Meetings with new topics chosen by our members. The Town Hall concept addresses one of the core reasons agency owners join our group—to learn from each other. The combined expertise of our PA members is a very powerful resource.”

The TMPAA has also used 2012 to enhance some of its existing arsenal of member resources. The recent upgrade of both the Target Markets and Target Programs Web sites was far more than window dressing. “The new Target Markets Web site was designed by a committee of Association members all interested in easy access of the resources we have available for the group,” states Scotto. “Members can access the program strategies and appetites of our 54 program markets, initiate program-specific discussions on the members-only LinkedIn site with over 600 participants, view or post news about their agency/company, or review the growing list of Association services.” These services now include a Buyers Exchange designed to assist Association Members who are considering selling their agency or book of business and would like to confidentially review a list of potential buyers who are also members of the group, and a Program Employment Bulletin Board connecting individuals who are seeking new opportunities in program business, and agencies/companies who are searching for program business professionals

The most significant upgrades have been made to the groups commercial Web site, Target Programs, which provides electronic marketing for Administrator members, and Web portal access to a very large database of independent retail agents. Sarah Ayars, marketing coordinator for Target Programs, works closely with Program Administrators featured on the site, as well as with the visiting agents. “Our new functionality makes it much easier for agents to locate our members’ program coverages and keep them coming back to find placement for all their special risks,” she says. “We work effectively on behalf of our members to increase leads and boost their bottom line. Although the Web site is new, my goal has not changed: to maximize the return on the Target Programs investment for our participants.”



One core element of the TMPAA mission has always been to promote excellence in program business administration. The group has brought new energy to this process with the recent completion of Target University. The stated goal of the University is to enhance the status of Program Business in the insurance industry and recognize the specialized skill sets of Program Specialists. Association members who take and pass all 12 online video classes and meet the experience standards laid out by the TM Board are eligible to apply for the new CPL (Certified Programs Leader) designation. Prominent insurance industry professionals have been enlisted as instructors for these online courses. The experienced veterans on the faculty have solid backgrounds in their subject matter; they are men and women who work daily in the business. They have “walked, the walk!” states Greg Thompson, board member and University “dean.”

About 10% of the Association’s Program Administrator members have passed the Agency Best Practice Evaluation and received the TMPAA Best Practice Designation. Now the Association has the ability to certify individuals in the group as well.

“The Best Practice Designation has benefited members through enhanced market image, product promotion, and recognition from their carrier and administrator peers,” states Ray Scotto. “We expect that the same recognition will now be available for individuals in the Association with the CPL Designation.

In the past 10 years, the TMPAA has become the epicenter of the program insurance market segment. During 2011, the Association conducted groundbreaking research that pegged the size of the program business market at more than \$17.5 billion in gross written premiums. “We wanted to get the clearest picture possible of the size of the program market, using our definition of program administration,” says Scotto. The survey was published and presented to members at the 2011 Summit to great acclaim.

As a result of this initial success and the wealth of information generated by that effort, the TMPAA has again contracted with the group Advisen (the leading insurance market intelligence and research firm) to conduct a 2nd Program Business Stud. This time, a committee of TM members, along with the Board and the Advisen research team, helped shape the study to provide additional bench-marking data for program business professionals. Another value-add for TM membership. The study will be completed in October.

“Continuing to bring new initiatives that provide tangible assistance for the insurance professionals who make their living in program business is a critical function of this Association,” says Hitzig. “Our innovation comes from the enormous talent pool that exists on the TMPAA board, committees, and membership.”

David Springer, president and CEO of the NIP Group, who will become the Association’s new president in January 2013, says, “The TMPAA is bringing a great deal of new resources to the membership. I look forward to the challenge of seeing these through to completion and, more important, listening to our members so we can continue to have this organization bring value to their operations and be a key element in their continued success.”

Even the uncertainty, debate and strong opinion in the current presidential election year have been turned into an opportunity by the TMPAA. The Association will be employing the services of James Carville and Mary Matalin as keynote speakers at the group’s 12th Annual Summit this October. Given the pair’s central role in American politics for the past two decades, it should prove to be an interesting and informative presentation.

When the Program Administrators, Carrier and Vendor members of the TMPAA review the many highlights of this past year, they should have renewed confidence that their Association membership will offer them continuing opportunities to create and sustain profitable program business. ■



Reprinted from: **Rough Notes** September 2012 Edition

## ***Target Markets Program Administrators***

### **SPONSORED E&O COVERAGE FOR PROGRAM SPECIALISTS**

The Target Markets Program Administrators Association was established in 2001 to serve as an advocate for the issues that are important to Program Specialists. One of these critical topics has been Errors & Omissions coverage. Most insurance markets place Program Specialists in the same category as more diffuse MGAs or Wholesalers. It has always been our position that Administrators should be viewed as a unique, preferred subset of the larger insurance agent community.

The Association looks to partner with companies that share our perspective. This team is comprised of experienced underwriters, risk management evaluators, insurance-related E&O litigators, and an "A" rated carrier. Our common goal is to provide the Association's membership with the best E&O coverage in the industry, with a coverage form designed to respond to the unique exposures facing Program Administrators.

The most important barometer of any professional liability policy is how vigorously it defends the policyholder in the event of a claim. Our legal defense team is Association Vendor Partner, Wilson Elser. Wilson Elser has over 25 years experience in the litigation of insurance agents E&O. As part of the overall program, this firm will also conduct on-site loss control evaluations for all policyholders.

The TMPAA E&O initiative will be administered by the member agency Rockwood Programs, Inc. This is an exclusive program with the International Insurance Company of Hannover.

You can secure a non-binding indication of premium for your agency by completing the E&O Two Minute Survey found on the Association website.

Program Administrators interested in additional information about this E&O Program can go to the Association website at:

**[www.targetmkts.com](http://www.targetmkts.com)**

Or contact **Ray Scotto**, Executive Director at  
**877-347-5700** or **[ray.scotto@targetmkts.com](mailto:ray.scotto@targetmkts.com)**.



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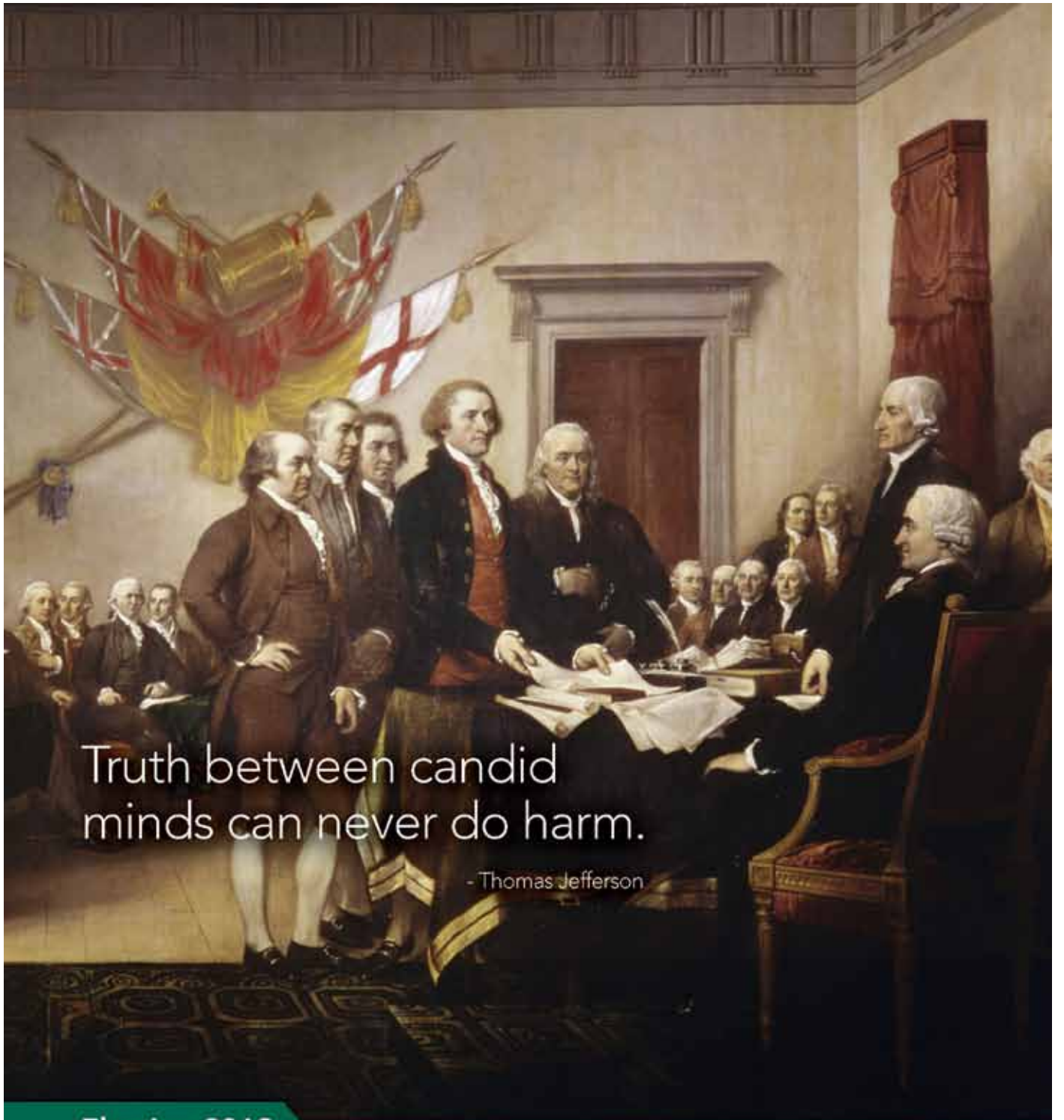
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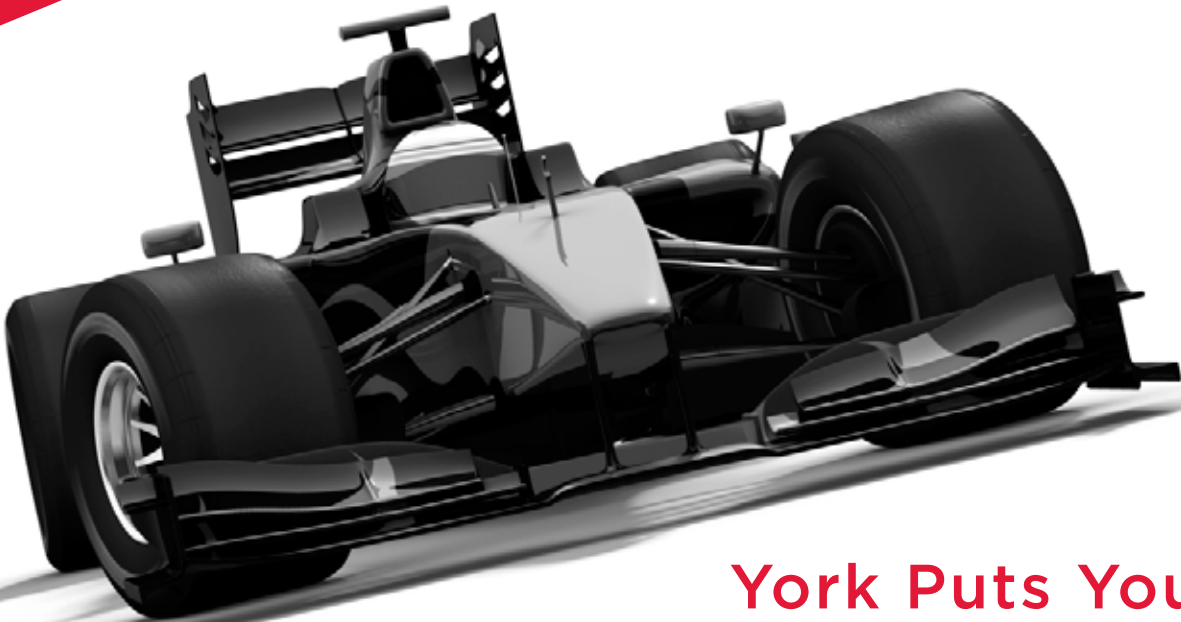
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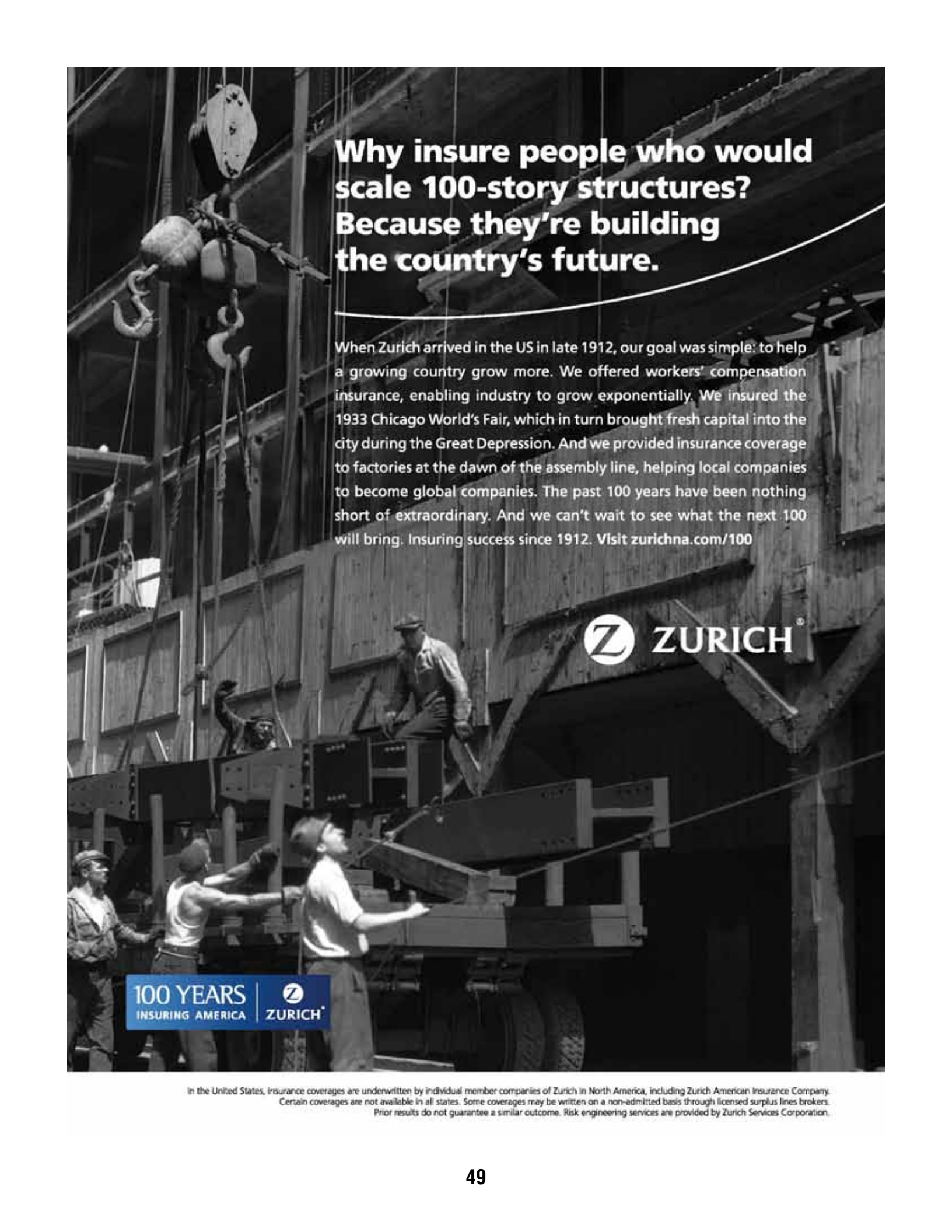
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# **TMPAA 2013 MID YEAR MEETING**



## **TMPAA MEETING SCHEDULE**

### **2013 Mid Year Meeting**

May 6–8 • Hilton Baltimore • Baltimore, Maryland

### **13th Annual TMPAA Summit**

October 21–23, 2013 • Westin Kierland Resort • Scottsdale, Arizona

### **2014 Mid Year Meeting**

May 12–14 • Hilton Baltimore • Baltimore, Maryland

### **14th Annual TMPAA Summit**

October 20–22, 2014 • Westin Kierland Resort • Scottsdale, Arizona

### **2015 Mid Year Meeting**

May 4-6 • Hyatt Regency • Atlanta, Georgia

### **15th Annual TMPAA Summit**

October 26-28, 2015 • Westin Kierland Resort • Scottsdale, Arizona



# TMPAA 2013 Mid Year Meeting

## *Keynote Speaker:*

### ADMIRAL MIKE MULLEN, USN (RET.)

Admiral Mullen served as the 17th Chairman of the Joint Chiefs of Staff (2007–2011). He was the principal military advisor to the president, the Secretary of Defense, the National Security Council and the Homeland Security Council.

A native of Los Angeles, he graduated from the U.S. Naval Academy in 1968.

He commanded three ships: the gasoline tanker USS Noxubee (AOG 56), the guided missile destroyer USS Goldsborough (DDG 20) and the guided missile cruiser USS Yorktown (CG 48).

As a Flag Officer, Mullen commanded Cruiser-Destroyer Group 2, the George Washington Battle Group and the U.S. 2nd Fleet/NATO Striking Fleet Atlantic.

Ashore he has served in leadership positions at the Naval Academy, in the Navy's Bureau of Personnel, in the Office of the Secretary of Defense and on the Navy Staff. He was the 32nd Vice Chief of Naval Operations from August 2003 to October 2004.

His last operational assignment was as commander, NATO Joint Force Command Naples/Commander, U.S. Naval Forces Europe. Mullen is a graduate of the Advanced Management Program at the Harvard Business School and earned a Master of Science degree in Operations Research from the Naval Postgraduate School.

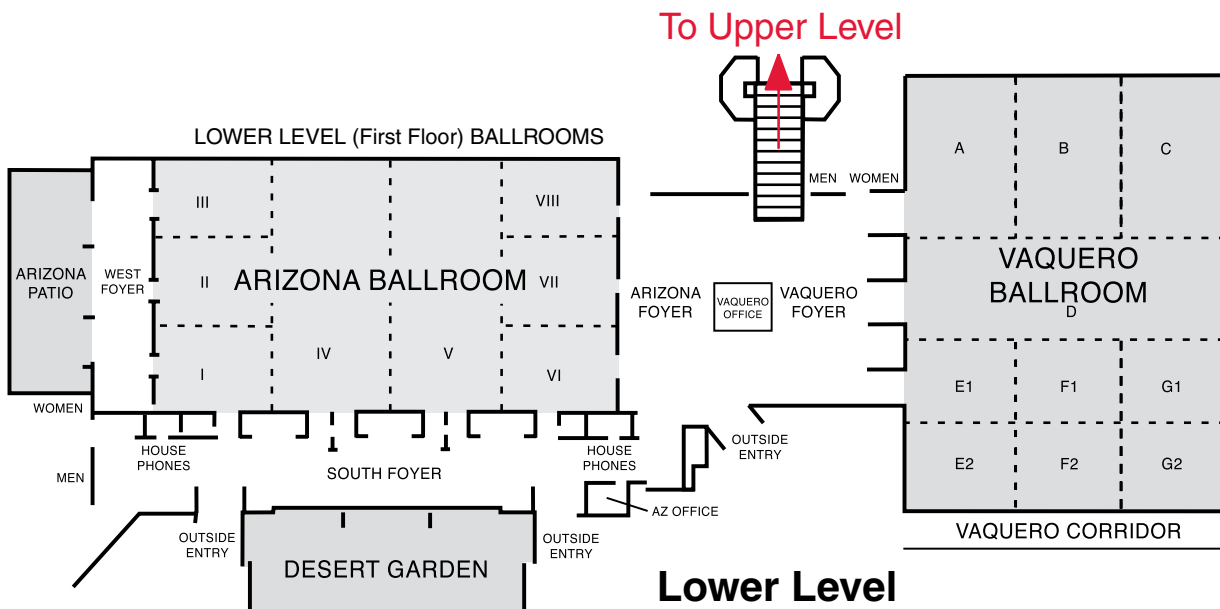
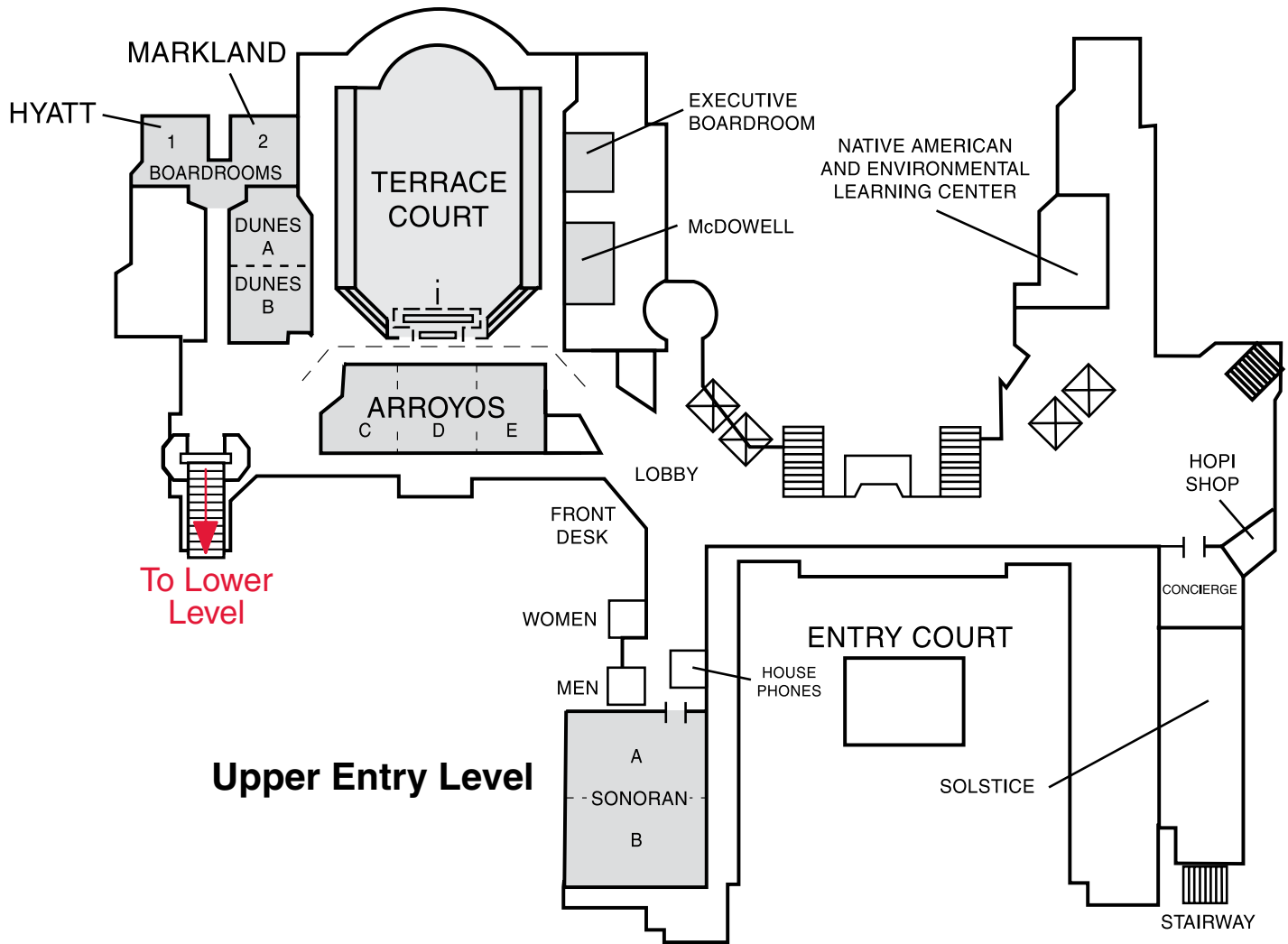
Prior to becoming chairman, Mullen served as the 28th Chief of Naval Operations.



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