

13th Annual

TMPAA Summit

Where Program Business Gets



Keynote Speaker: **Carly Fiorina**
Industry Speaker: **Mike Foley**



Program Administrators Association

October 21-23, 2013

Scottsdale, Arizona

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TARGET MARKETS

Program Administrators Association

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Dear Target Markets Summit Delegates,

Welcome to Scottsdale and to our 2013 Summit!

As I sat down to write this welcome message, it occurred to me that with the changing seasons comes a comforting and familiar pattern...the crisp feeling of fall air, the MLB pennant races, the start of a new NFL season and, of course, hockey season just around the corner. For so many of us, the highlight of autumn has to be the Target Markets Summit, where we get to reconnect with so many friends, catch up on the business of doing business and gain valuable insight that helps to propel us into planning for the upcoming year.

This October, as we return to Scottsdale, our association is stronger than ever. Through our conferences we strive to provide you with current market information and many opportunities to learn about new ideas and best practices—helping you develop even more opportunities for growth and success in the future.

The association continues to gain not only members, but increased member participation in many ways. Whether you consider the greater use of our Target University and the CPL Designation, completing our 3rd Program Business Study with our greatest PA participation levels yet or the success of our Women's Networking Group, it all adds up to confirmation that we continue to deliver what our members want and need—your biggest vote of confidence is your continued membership and intense involvement.

It should come as no surprise that we are living up to our "Getting Business Done" mantra as an independent Guy Carpenter Study rated Target Markets as the Best Meeting Value! This conference should continue to deliver as we have a full slate of speakers, workshops and programs that are sure to provide something for everyone.

Speaking of speakers, we have two terrific ones at this year's Summit. Our keynote speaker, Carly Fiorina, was named the most powerful woman in business six times by Fortune. She began her career as a sales rep at AT&T and enjoyed success in managing growth in an ever-evolving technology market. Her success as AT&T/Lucent led to her landmark opportunity at Hewlett Packard. When she was hired as Hewlett Packard's CEO, she became the first woman to lead a Fortune 100 company, which she promptly went on to grow to a Fortune 20 company. Carly is one of the most recognized business leaders in the world and an opinion leader who champions innovation, competitiveness and job creation. A business trailblazer, political candidate and author, we are truly fortunate to hear from Carly at the Summit.

We are very pleased to welcome Mike Foley as our industry keynote speaker. Mike has been the Chief Executive Officer of Zurich North America Commercial (NAC) and Zurich American Insurance Company, a division at Zurich Insurance Group AG (formerly Zurich Financial Services) since January 1, 2008. Mike brings a wealth of knowledge from his experience consulting in the insurance industry with McKinsey & Company, as well as insights into Zurich's business at Group and business division levels. It will be terrific to hear Mike's insights on what he is seeing in our markets and how it is likely to impact our business delivery model.

The Target Markets Summit remains the premier networking event for program administrators, insurance companies, and the finest industry vendors. We're expecting more than 700 program business professionals at this meeting, including decision makers from our 53 program carriers. Be sure you take full advantage of the many networking opportunities presented here over these next few days.

Finally, we would like to extend a sincere 'thank you' to our Gold sponsors, whose generous support enables us to present this year's meeting and workshops: Zurich, Wilson Elser, York Programs, QBE, Munich Re, Tysers, Scottsdale Insurance, Hudson Insurance, The Hartford, Lexington Insurance, Western Heritage, Oak Street Funding, TRISTAR Risk Management, Meadowbrook, Ironshore, ReSource Pro, Berkley Program Specialists, and Breckenridge Insurance Group.

On behalf of the entire board and executive team, enjoy your time here in Scottsdale, and I am looking forward to seeing you all during the various events.

Warm regards,



David W. Springer
President and COO, NIP Group Inc.

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, wholesale, or direct 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. We want to advance the interests of our specialist carrier and vendor partners within the Association. Our goal is to provide more efficient access to decision-makers in programs in exchange for value to the group.

Beginning in 2004, the Association doubled its commitment to provide the contacts, education and resources necessary for its members to achieve greater profitability and excellence in program business, 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. The partnership is designed to bring unique services and opportunities that foster growth and efficiencies in our member's program business operations.

Target Markets now has 53 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 395 members, 275 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 currently 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 is now open for 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 now offered at prices well below current market value in addition to the program marketing provided as part of participation. In addition to the product distribution offered through this website, the **Target Programs Marketing Service (TPMS)** was recently developed to provide additional assistance to members seeking to upgrade their program marketing initiatives and resources.

Thanks to the generosity of our members, **TMPAA Charities** has provided over \$50,000 dollars 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.

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.

13th ANNUAL TMPAA SUMMIT

October 21-23, 2013 • Scottsdale AZ

AGENDA

Where Program Business Gets Done

Monday, Oct. 21

- 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 *Travelers Insurance*
- 1:00 p.m. **Trade Show Opens**—Sponsored by *North American Risk Services*
- 2:30–3:30 p.m. **Achieving Success with New Program Proposals**
- 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. 22

- 7:00 a.m. **Networking Breakfast**—Sponsored by *SPARTA Insurance*
- 8:30 a.m. **GENERAL SESSION—Association Announcements**
Keynote Speaker: Carly Fiorina
—Sponsored by *Zurich*
- 10:30 a.m.–12:00 p.m. **Carrier Meet and Greet**—Sponsored by *Berkley Program Specialists*
- 12:00 p.m. **Networking Lunch**—Sponsored by *TRISTAR Risk Management*
- 1:00–5:00 p.m. **Carrier Meetings**—Sponsored by *Paradigm Outcomes*
- 5:00–6:30 p.m. **Networking Reception**—Sponsored by *The Hartford*

Wednesday, Oct. 23

- 7:00 a.m. **Networking Breakfast**
- 8:00 a.m. **GENERAL SESSION— Association Announcements**
Industry Speaker: Mike Foley—Sponsored by *Zurich*
- 10:00–11:00 a.m. **Identifying and Developing Leaders in your Organization**
- 10:00–11:00 a.m. **Building a Successful Rate Monitoring Program**
- 11:00–12:00 p.m. **Capital Options | Succession Planning | Management Recapitalization**
- 11:00–12:00 p.m. **Creative Scenarios in Sharing Risk**
- 12:00 p.m. **Networking Lunch**

13th Annual TMPAA Summit



Keynote Speaker: **CARLY FIORINA**

Carly Fiorina worked her way through undergraduate and graduate school and began her business career as a secretary for a small business. She became the first woman to lead a Fortune 20 company, serving as the Chairman and Chief Executive Officer of Hewlett-Packard from 1999 to 2005. She was named Fortune's Most Powerful Woman in Business for six consecutive years.

During her tenure at HP, Carly led the reinvention of this legendary company, tripling its rate of innovation, achieving market leadership, transforming its cost structure and accelerating growth. Despite controversy and opposition, she successfully acquired and integrated Compaq Computer, in what is now seen as the most successful high-tech merger in history. Under her leadership, HP doubled in revenues to \$88 Billion and generated 11 patents a day, with significantly improved profitability and cash flow. HP became a leader in every product category and market segment in which it competed.

Carly is politically active. In her own first-time candidacy, she ran against four-term Democratic Senator Barbara Boxer in California in 2010. She currently serves as the Vice-Chairman of the National Republican Senatorial Committee and as a California State Chair in support of Romney for President. In addition, she serves on the Board of the American Conservative Union. She served as Republican Victory Chair for John McCain's presidential run.

Carly is one of the most recognized business leaders in the world and an opinion leader who champions innovation, competitiveness and job creation. She provides commentary on these topics and more as a regular contributor for CNBC. She also is actively engaged in policy formulation and philanthropy. Among her many activities, she chairs Good360, the world's largest online product donation marketplace. She also serves on the Advisory Board of the Foundation for Health Coverage Education. She is a Co-Chair of the US Leadership in Development at the Center for Strategic and International Studies as well as on the Leadership Council of the Initiative for Global Development. She is a founding supporter of the African Leadership Academy and a founder of the One Woman Initiative. She has also served on the Defense Business Board, as the Chairman of the CIA's External Advisory Board and on the Advisory Group for Transformational Diplomacy for the Department of State. She has been a member of the Boards of Kellogg Company, Cisco Systems, Merck and Taiwan Semiconductor. She is a cancer survivor who openly tells her story, acting as a Global Envoy for Lance Armstrong's LIVESTRONG organization.

Carly earned her undergraduate degree from Stanford University, an MBA from the University of Maryland and a Masters of Science in Business from the Massachusetts Institute of Technology. She and her husband Frank live in Virginia and California. They have a daughter and two granddaughters.

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ZURICH®

13th Annual TMPAA Summit
Industry Speaker
MIKE FOLEY

Mike Foley (born 1962, US Citizen) is a member of the Group Executive Committee, Chief Executive Officer (CEO) North America Commercial division of Zurich Financial Services Group (Zurich) and Regional Chairman North America. Mr. Foley joined Zurich in September 2006 as Chief Operating Officer of its North America Commercial business division, and in January 2008 was appointed CEO of that division.



In 1989, Mr. Foley joined the Deerpath Group investment banking firm in Lake Forest, Illinois, as an associate and became vice president responsible for managing the portfolio of equity investments in various acquired businesses. In 1993 he joined Electrol, Inc. in Connecticut as president, and three years later moved to McKinsey & Company in Chicago as a principal, becoming leader of its North American property & casualty insurance practice.

Mr. Foley serves as a member of the Board of American Friends of Lucerne, as well as a member of the Civic Committee of The Commercial Club of Chicago.

Mr. Foley graduated in math and economics from Fairfield University, Connecticut. He joined the financial management training program of Armtek Corporation, Connecticut, in 1984, and later gained an MBA in marketing and finance from the J.L. Kellogg Graduate School of Management at Northwestern University in Evanston, Illinois.

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Meadowbrook Insurance Group
Mid-Continent Group
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The Republic Group
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Tower Group Companies
Travelers
Western Heritage Insurance Co.
Western World
XL Insurance
Zurich

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VRC Insurance Systems
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Western Litigation
Wilson Elser
York Programs

MONDAY, OCTOBER 21

2:30 to 3:30 p.m.

ACHIEVING SUCCESS WITH NEW (START UP) PROGRAM PROPOSALS

KEN ROBINETTE—President & CEO, Bellingham Underwriters

Author of the “How to Make Carriers Compete for you Program Business” Workshop

JIM DANBROWNEY—Senior Vice President, Hudson Insurance Group

STEVEN STRAUSS—VP, Business Development, Berkley Program Specialists

A common complaint of program administrators is that carriers are not willing to seriously look at their start up program proposals - very discouraging for a group of business entrepreneurs. Unfortunately, many very good new program ideas are rejected because the proposals presented by PAs do not address carrier concerns and do not answer the fundamental question every carrier needs answered, “Why will it make me money?”

Attendees at this workshop can expect to receive a clear understanding of:

- Why carriers don’t like start-up programs
- Why most proposals from PAs are rejected
- How to increase the odds of a successful proposal (positioning your arguments)
- What evidence you need to bring to the submission table

This presentation will include real life examples and equip you with the tools to grow your business through new program development.

4:00 to 5:00 p.m.

2013 TMPAA PROGRAM BUSINESS STUDY RESULTS PRESENTATION

JAMES BLINN—Advisen Ltd.

GARY ROMAY—Scottsdale Insurance Company

DAVID SPRINGER—TMPAA President

The first Program Business Study conducted by the TMPAA through their partner Advisen produced 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. The 2012 study tracked changes to this market segment, and explored new areas critical to program administration. A committee of your program business peers and the Advisen team has developed the 2013 survey to continue tracking changes in program business, and provide valuable benchmarking tools to assist with your future program business planning.

The 2013 Program Business Study presentation will highlight new trends found in the data collected this year and discuss the responses from over 200 program administrator participants and 50 program carriers. Time for Q&A has been provided as well as suggestions for data collection regarding future study questions.

10:00 to 11:00 a.m.

IDENTIFYING AND DEVELOPING LEADERS IN YOUR ORGANIZATION

ANTHONY WASHINGTON—President, Western Heritage Insurance Company

ART SEIFERT—President, Glatfelter Program Managers

HELEN ENGLISH—COO, Distinguished Programs

LINDA D. BOBORODEA—COO, Business Risk Partners

Identifying and developing leaders inside of your agency is a critical task that impacts long term profitability, creates career paths, retains your best performers and provides options for succession planning. Attendees at this workshop will hear from a panel of TMPAA members who have made the investment to develop leaders in their organizations. Expect to hear ideas and activities that could be implemented in your operation. Workshop attendees who have addressed this in their business will also be provided with the opportunity to share their story.

This workshop was conceived and is sponsored by the Women's Networking Group.

10:00 to 11:00 a.m.

BUILDING A SUCCESSFUL RATE MONITORING PROGRAM

JOHN WILLEMSSEN—VP Specialty Markets, Munich Re

A critical element to the success of any program is the ability to implement and monitor rate change. Understanding the effects of exposure, coverage and rate are the key components in this process. Take control of your results by understanding the items that influence them. Learn to create the indicators you need to properly manage your book before it manages you. This workshop will cover the items you need to understand when building a rate monitoring program. Opportunity to ask questions will be provided.

11:00 a.m. to 12:00 p.m.

***CAPITAL OPTIONS/SUCCESSION PLANNING/MANAGEMENT
RECAPITALIZATION***

TODD GRAY—CFO, Oak Street Funding

The program business market is dynamic. Program administrators differentiate themselves to compete and maintain strong underwriting results for market stability. This requires continuous effort to improve by investing in people, product, technology, and elevating service. Not only is this essential for growth, it is also important for developing strong carrier relationships which further drive business. The challenge for program administrators is to execute a strategy that will move their business forward.

Whether a program administrator is working to take their business to the next level via operational improvements/acquisitions or seeking the right succession plan while maximizing their personal value, timely recapitalization or succession transactions can optimize owner economics. Attendees at this workshop can expect to learn how various capital options can take an organization to the next level and the advantages of a leveraged recapitalization as part of a succession plan.

WEDNESDAY, OCTOBER 23, Continued

11:00 a.m. to 12:00 p.m.

CREATIVE SCENARIOS IN SHARING RISK

BOB BROOMALL—InSpecialty

TOM GILLINGHAM—CEO, EverGuard Insurance Services

BRIAN FIRST—President & COO, SPARTA Insurance Company

A common theme for a program administrator is to find a balance with their carrier partner to share in the risks and rewards of underwriting and pricing their products, granted the carrier partner provides the necessary capital and licenses. However, the underwriting expertise lies within the purview of the program administrator. This workshop will explore the different ways to find this balance.

Attendees at this workshop can expect to gain an understanding of the different financial arrangements such as:

- Contractual conditions and representations to be negotiated prior to policy issuance.
- Discuss the different formulas to properly complement the program nuances taking into consideration the time for claim disposition.
- Define and negotiate the profit contingent agreement spelling out beforehand what the loss development methodologies and factors are to be used to develop losses to ultimate.
- Identify all expenses included and excluded, such as NCCI assessments for Work Comp or assigned risk charges for auto.
- Make sure the profit contingent plan is clear on the definition of premiums and losses such as direct, assumed, gross or net.
- Establish a fair distribution of profits with a fixed percentage or sliding commission.
- Consider establishing an agency owned captive that can take the role of a reinsurer on a funds withheld basis.

This presentation will include real life examples including success stories and disasters.

13th Annual Summit *WORKSHOP PRESENTERS*

Biographies Listed by Name, Company

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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.



Linda D. Boborodea—*COO, Business Risk Partners (BRP)*

Linda is the Chief Operating Officer at Business Risk Partners (BRP), a Windsor, CT-based Program Administrator. Linda and her sister, Lisa Doherty, started BRP in early 2000 to partner with top rated carriers to offer customized professional and management liability coverages to small and middle market insureds. BRP has since branched into other types of specialty insurance and now offers 10 different types of product coverages in the professional and management liability arena.

Prior to starting BRP, Linda was with Ryan Partners, a business and investment advisory firm, East New York Savings Bank (a subsidiary of M&T Bank) and the former Manufacturers Hanover Trust in New York City.

Linda earned a BA from Bowdoin College with a degree in Art History, and an MBA from Columbia Business School.



Bob Broomall—*Business Development Specialist, Breckenridge Insurance Group*

Bob Broomall is a senior insurance industry executive with 30 years experience with expertise in specialty program business working through the Program Administrators and MGA distribution model. His expertise ranges from starting program units within insurance companies to starting and building insurance companies. He is presently working with Breckenridge as a contract consultant building the different organizations within the Breckenridge brand.

Prior to being a Contract Consultant Bob was a Senior Vice President of Argo Group US, Senior Vice President of Arch Insurance Company and Senior Vice President of John Deere Insurance Group building operating units writing program business through Program Administrators MGA's.

Bob graduated from the University of Hartford with a BS degree in Business and is a Chartered Property Casualty Underwriter (CPCU). He was also adjunct faculty at the University of Connecticut and in 2011 appointed by Governor Jodi Rell to the Connecticut Commission for Insurance and Risk Management.



Jim Danbrowney—*Sr. VP, Hudson Insurance Company*

Jim is a Senior Vice President of Hudson Insurance Company and responsible for all Transportation Programs at Hudson. In this capacity Mr. Danbrowney is responsible for the development, implementation and management of all Personal and Commercial Automobile products written by the Company in these lines.

Jim has been involved in program business as an insurance carrier executive since 1997. During this time he has established and managed several innovative programs in Automobile for Hudson and his prior employer W. R. Berkley Corporation. He began his insurance career at Fireman's Fund Insurance Company in 1979 and held various claims management and underwriting positions.

Jim holds a Bachelor of Science in criminal justice from William Paterson University.



Helen English—*COO, Distinguished Programs*

Helen joined the organization in 2000. She has had responsibility for creating program designs and establishing both traditional and alternative risk partnerships with national carriers and reinsurers. In her role as Chief Operating Officer, Helen leads the business units comprising our national real estate programs and operations.

Helen's insurance career prior to Distinguished was in retail broking, handling middle market accounts and new business production at large regional and national firm branches.

Helen holds a B.A. in Economics from Drew University.



Brian First—*SPARTA Insurance Company*

Brian has executive responsibility for the top and bottom line performance and profitable growth of SPARTA Insurance Company and leads the Underwriting, Marketing, Operations, Information Technology, and Legal disciplines within the company.

Brian is part of the initial management team that launched SPARTA in 2007 and previously held responsibilities as the company's Chief Underwriting Officer, Chief Marketing Officer and served on both the Executive Underwriting and Risk Committees for SPARTA. He has particular expertise in national and regional commercial insurance programs, Cayman and Bermuda-domiciled group captives and sponsored captives, rent-a-captives, and cell captive structures. Brian has authored numerous specialty program and alternative risk articles for industry periodicals and is a regular presenter and panelist at program and alternative risk conferences.

Brian's twenty-plus years of professional experience includes executive management, underwriting and marketing positions at national insurance companies where he developed and managed both specialty and alternative risk programs. He is a graduate of Miami University with a B.A. in Economics.



Todd Gray— *CFO, Oak Street Funding*

Todd Gray is the chief financial officer for Oak Street Funding. He has more than 20 years of experience in strategic planning, business development, national account management, investor relations, mergers and acquisitions, finance, financial reporting and treasury activities. Todd's strong background has included oversight of SEC compliance, capital market initiatives, corporate reinsurance, as well as marketing, product management and distribution for a nationwide business offering of 20 distinct insurance products across multiple distribution channels.

Todd started his career with a Big Four accounting firm. An Indiana University graduate, Todd has a bachelor's degree in business with a concentration in accounting and is a Certified Public Accountant.



Ken Robinette—*Pres. & CEO, Bellingham Underwriters*

Ken Robinette is the principal and acting president of Bellingham Underwriters, Inc. of Bellingham, WA; an underwriting management firm specializing in Transportation and Forest Products risks. Ken began his insurance career with United Pacific/Reliance in 1980 rising from the file room to the Senior Special Risk underwriter for the Portland, OR office in 1983. Seeking new challenges, Ken left the insurance company side and joined the General Agency firm of Mattei-Webber in January of 1984. In late 1996, Ken moved to Swett & Crawford to build a transportation facility in Bellingham and subsequently purchased the office from Swett & Crawford, creating Bellingham Underwriters, Inc on January 1, 2006.

Over the past 30 years Ken has built and managed a variety of different programs in such diverse areas as Transportation, Forest Industries, Municipalities, Restaurants and Commercial Agriculture in the lines of General Liability, Property, Inland Marine, WC and Auto. Through these years Ken has worked with multiple carriers and developed a unique vision of the program management field.



Gary Romay—*Scottsdale Insurance Company*

Gary Romay is the Marketing Director at Scottsdale Insurance Company. Gary has been with Scottsdale over 21 years, working in various underwriting and marketing positions.

Gary has a Bachelor of Science degree in Risk Management and Finance from Arizona State University, and a Master's in Business Administration from the University of Phoenix.

Gary is an Able Toastmaster, and is currently working on his ASLI, CIW and CPL designations. Gary's other interests include golf, four wheeling, hiking and travel.



Art Seifert—*Glatfelter Insurance*

Art Seifert has been in the insurance industry for more than 30 years, starting as an underwriter with the Reliance Insurance Company in 1979. He has also served as the Vice President for a retail insurance agency and built a specialty insurance consulting practice in 1989, Professional Insurance Purchase. In 1994, he founded and was President and CEO of Lighthouse Underwriters, which he subsequently sold in 2006 to US Risk based in Dallas, Texas. Following the sale, he moved to Dallas and spent four years as President of US Risk Underwriters and CUO of US Risk Group. Art moved to Bunker Hill Underwriters Agency in 2009 to be CEO. Currently, Art is President of Glatfelter Program Managers in York, PA.

A graduate of Colgate University with a concentration in Philosophy, Art has earned the CPCU, CIC and RPLU designations. Art has been published in Rough Notes, Agent and Brokers, National Underwriter, Assisted Living Today, Inventor's Digest, The Washington Journal and other publications. He is a current Director of the Target Markets Program Administrators Association and has also served as its President.



David Springer—*NIP Programs, TMPAA President*

David Springer has been President of NIP Programs since 2005. Over that time, NIP Programs has also grown its program offerings from one active program to 17, with several more in development. NIP Programs was awarded the prestigious Best Practices Designation from the TMPAA in 2007. Mr. Springer's insurance career spans over 20 years. Prior to joining NIP Programs he held senior executive positions with profit and loss responsibility at Am-Trust Financial Services, Inc., Prudential Insurance Company and Small Business Underwriters, Inc. Mr. Springer has a long track record of profitability managing property, casualty and benefit insurance underwriting operations. Earlier in his Prudential Insurance Company career he was an operations and systems consultant. Mr. Springer is a member of several industry associations and was elected in 2007 to the Board of Directors of the Target Markets Program Administrators Association. Mr. Springer graduated from the University of Delaware with a BA in Arts & Science.



Steve Strauss—*VP, Business Development, Berkley Underwriting Partners*

Steve Strauss is the Vice President of Business Development at Berkley Program Specialists. He joined Berkley in July of 2007. Steve is responsible for the generation of new business and the continuing development of existing relationships with a growing portfolio of Program Administrators. Berkley Program Specialists provides admitted & non-admitted A+ XV rated paper. Steve is also in charge of communications and marketing for Berkley Program Specialists.

Prior to joining Berkley, Strauss was the Casualty Vice President at FolksAmerica Re where his focus was on developing and underwriting program business. He has worked a wide variety of lines in his career from General Liability to Ocean Marine. Before joining FolksAmerica Re, Steve worked at CNA Re as a Vice President and Specialty Regional Team Leader. He also worked within the Kemper group and was a Kemper Scholar. Steve has obtained his CPCU and Are designations.



Anthony Washington—*President, Western Heritage Insurance Company*

Anthony Washington became president of Western Heritage in September 2011. Anthony joined Western Heritage as vice president of Underwriting and led the Underwriting function, including Western Heritage's Contract and Programs teams.

Before joining Western Heritage, Anthony worked at Allied Insurance, where he served as regional vice president. He began working with Nationwide in 1999 as associate vice president of Commercial Underwriting for the Exclusive Channel. Anthony's extensive background includes sales and commercial lines underwriting.

Anthony received a BS in computer science from Jackson State University and an MBA from the University of Iowa.



John Willemsen—*VP, Specialty Markets, Munich Re*

John Willemsen is a VP of Primary Insurance Programs in the Specialty Markets division of Munich Reinsurance America, Inc. ("Munich Re"). Munich Re's Specialty Markets division is a recognized leader in the Alternative Market and Insurance Program segments, delivering customized risk transfer, risk sharing, and risk management solutions.

In his present position, he produces, underwrites and manages primary insurance programs in the Program Administrator and MGA niche. John has an depth knowledge of insurance program distribution channels and technical expertise to develop profitable and durable client relationships. He manages account teams throughout the entire program development cycle including qualification, actuarial, underwriting, policy administration, regulatory, claims, and complex program structures.

Prior to joining Munich Re in 2005, John was the principal of Advantage Risk Management Services, Inc. which provided public entity insurance on a primary, excess and reinsurance basis. He also held various management positions at Selective Insurance Co. of America, Metropolitan Life Insurance and Selected Risks Insurance.

John is an alumni of Upsala College.

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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 Association Coordinator for Target Markets since January of 2002.



MONICA ELISCHER

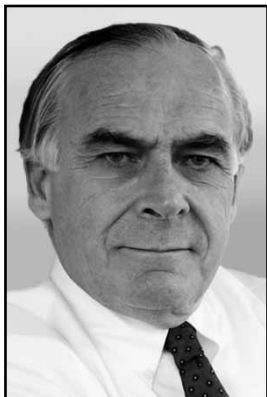
TMPAA Membership Coordinator, Target Markets

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 Program 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 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 20-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.

Reg initiated the annual TMPAA Program Marketing Campaign Award in 2011.

TMPAA CELEBRATES ITS MEMBERSHIP

CHARTER MEMBERS

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AMWINS PROGRAM UNDERWRITERS
ARROW INSURANCE SERVICE, INC.
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MARKEL PROGRAMS
MEADOWBROOK INSURANCE GROUP
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NSM INSURANCE GROUP
PRO TRANS
PROHOST USA
ROCKWOOD PROGRAMS
SECURITY FIRST INSURANCE GROUP
SPORTS & FITNESS INSURANCE CORP
THE SULLIVAN GROUP
THOMCO
TRAVELERS
US RISK
WILSON ELSER
WOODUS K HUMPHREY & COMPANY
XL PROGRAMS

MEMBERS CELEBRATING 10 YEARS

5 STAR SPECIALTY PROGRAMS
ACE COMMERCIAL RISK
ARCH INSURANCE GROUP
ARROWHEAD GENERAL INS. AGENCY
AUTOMOTIVE RISK MANAGEMENT (ARM)
B & B PROGRAMS
CNA SELECT RISK
COSTANZA INSURANCE AGENCY, INC.
COUNTERPOINT SOFTWARE
DISTINGUISHED PROGRAMS
DMI INSURANCE
FIREMAN'S FUND INSURANCE COMPANY
GMI INSURANCE
GREAT AMERICAN INSURANCE

HARTAN BROKERAGE, INC.
HCC SPECIALTY INSURANCE
HERBERT H. LANDY INSURANCE
HUDSON INSURANCE COMPANY
INTEC
JLS & ASSOCIATES, INC.
MILLIMAN, INC.
NATIONAL SPECIALTY UNDERWRITERS
TANGRAM PROGRAM MANAGERS
& INSURANCE SERVICES
TENNANT SPECIAL RISK, LLC
VENTURE INSURANCE PROGRAMS/
VERTIBRANDS
YORK PROGRAMS
ZURICH NORTH AMERICA

TMPAA CELEBRATES ITS MEMBERSHIP

MEMBERS CELEBRATING 5 YEARS (PLUS)

ALL RISKS LTD
ALLIANT SPECIALTY INS. SVCS, INC.
ALLIED WORLD ASSURANCE
COMPANY (AWAC)
AMC INSURANCE SERVICES
AMERICAN CLAIMS MANAGEMENT
AMERICAN LUMBER UNDERWRITERS
AMERICAN SOUTHERN INS. CO.
AMRISC, LP
AMTRUST UNDERWRITERS, INC.
AMWINS SPECIAL RISK
UNDERWRITERS
APPALACHIAN UNDERWRITERS, INC.
ARA INSURANCE SERVICES, INC.
ARGO GROUP
ARTHUR J. GALLAGHER RISK
MANAGEMENT SERVICES
AXIS INSURANCE
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BB&T INSURANCE SERVICES
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BERKLEY PROGRAM SPECIALISTS
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CATLIN
CHARITY FIRST INSURANCE SVCS
CITA INSURANCE SERVICES
CORELOGIC/RISKMETER ONLINE
COST FINANCIAL GROUP
CRAWFORD & CO.
CSC
CSI INSURANCE AGENCY, INC.
EDGEWOOD PARTNERS INS. CENTER
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EPG INSURANCE
EPIC-PREMIER INS. SOLUTIONS

EVEREST NATIONAL INSURANCE
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GALLAGHER BASSETT SERVICES, INC.
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HCC SPECIALTY INS.
I-ENGINEERING, INC.
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JOSEPH CHIARELLO & CO., INC.
K & B UNDERWRITERS
K F & B, INC.
LANCER MANAGEMENT CO.
LIBERTY MUTUAL AGENCY
UNDERWRITERS
LOCKTON AFFINITY
MACKINAW ADMINISTRATORS LLC
MARITIME GENERAL AGENCY
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A SERVICE OF SEABURY & SMITH
MAXUM SPECIALTY INS. GROUP
MCGOWAN EXCESS & CASUALTY
THE MCLAUGHLIN CO.
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PAK PROGRAMS
PATRIOT UNDERWRITERS, INC.
PATRIOT UNDERWRITING MANAGERS
PGI COMMERCIAL
PREFERRED CONCEPTS, LLC
PREFERRED PROPERTY PROGRAM
PROFESSIONAL PROG INS. BROKERAGE
PROGRAM BROKERAGE CORP.
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(Formaly JLT)
PROVIDENT AGENCY INC.
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WILLIS OF NEW HAMPSHIRE, INC.

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.



Best Practice Designation

TMPAA Best Practice Agencies Hall of Fame



FOCUSED ■ RESPONSIVE ■ EXPERIENCED



DISTINGUISHED PROGRAMS
We'll Be There.



A Tradition of Service, Founded on Trust.



A Distinguished Programs Company



STERLINGRISK
PROGRAMS



TARGET UNIVERSITY

Program Business Education

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.

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You will find these helpful links on our website:

- **Frequently Asked Questions**
- **Course Sponsors & Subject Matter Experts**
- **Requirements for CPL (Certified Programs Leader) Designation**
- **Course Catalogue and Demo**

Courses offered to TMPAA members at a discounted per-course fee and to non-members for a full price fee.

The full 12-course curriculum includes:

- **Contracts**
- **Mergers & Acquisitions**
- **Claims**
- **Strategic Planning**
- **Actuarial**
- **Underwriting**
- **Risk Management**
- **Systems & Operations**
- **Program Marketing**
- **Program Submissions**
- **Leadership & Ethics**
- **Finance & Accounting**

Main Sponsor



Course Sponsors



A Tradition of Service, Founded on Trust.











start delegating













Target University Supporters

- Lexington Insurance
- Breckenridge

- Tysers
- Munich Re

The Association awarded five of its members the Certified Programs Leader (CPL) Designation during the 2013 Mid Year Meeting in Baltimore, MD. Recipients of the Designation completed and passed 12 required Target University courses, and met program and industry experience expectations set out by the Association.

- Five years total experience in Insurance
- Two years experience in a Program Leadership Role (Manager, Supervisor, Officer) or 5 years as a Program Underwriter
- Absence of any ethical violations



(L to R above): David Springer–TMPAA President, Tina Brizuela–Liberty International Underwriters, Frank Noyes–Markel Programs, Dan Schoenfeld–Clarion Associates, Inc., Brian Kenny–Zurich, David Beighley–Zurich.

University is produced in partnership with

insure|learn

Driving losses down for Program Administrators

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*), or 5 years as a Program Underwriter
- Absence of any ethical violations



Program Administrators Association

Cyber Liability Coverage for TMPAA Members

When former Joints Chief of Staff Admiral Mullen addressed the 2013 TMPAA Mid Year event, he spoke about the cyber risks that threaten our nation's critical infrastructure but also indicated that individual US businesses faced these same threats and may not be adequately protected. After listening to Admiral Mullen and our members, the TMPAA moved to develop and provide a risk management and coverage solution specifically addressing the cyber exposures faced by our program administrators.

Cyber Liability Insurance (CLI) is a critically important coverage for today's business environment. Most standard insurance package policies will protect your agency against loss to tangible property but not loss of data. Data management is an essential part of business today which includes customer credit cards, employee health information, websites and marketing lists to name a few. Data has value and the management of this data creates duties and significant liabilities which may be protected by CLI.

The TMPAA has brought together two trusted members of the Association to offer this tailored coverage for your agency or company.

Edgewater Holdings recently celebrated its 20th anniversary pioneering many current risk liability products. They have developed an expertise in Cyber Risk and created a coverage that is far superior to many Cyber products currently being rushed to market.

The Law Firm of Wilson Elser has been a member of the TMPAA since 2002 and has an extensive Data Security and Cyber Liability Practice. Wilson Elser will be providing the Risk Management services available exclusively to TMPAA policy holders.

CYBER COVERAGES

- System damage and interruption
- Privacy breach notification
- Regulatory and privacy
- Cyber and privacy liability
- Media liability

RISK MANAGEMENT BENEFITS

- 24/7 toll free access to legal helpline, manned round-the-clock by expert privacy attorneys
- Wilson Elser experienced defense council and forensic experts specializing in data breach issues
- Research for each insured's customer notification obligations
- Access to developed relationships with key credit monitoring companies to mitigate service fees

Contact the Association to arrange for a Cyber Stress Test for your agency and learn more about this important protection for your program business operation.



The Strong Case for Program Administrator/MGA Cyber Protection

By Kevin Ribble - E.V.P.
Edgewater Holdings

If you have not given this issue a great deal of thought, here are a few compelling reasons to employ cyber risk management and risk transfer to protect your business.

The broker and MGA business segment has been quick to capitalize on the new technologies of the 21st century, providing a variety of innovative tools reducing operating costs and expanding productivity from CSRs to customers. E-mail, online quotes, social media, mass marketing and webinars are just a few examples. New tools are now being utilized by small businesses including cloud computing and mobile applications. It is now easier for small businesses to store and access individual customer's and businesses' private information from anywhere in the world. Unknown to many small businesses, however, is the fact that certain legal responsibilities apply to the storage and management of data.

Reprinted from: *Rough Notes* September 2013 Edition

Would your agency be ready to respond to a data breach? In a recent case, a small insurance broker's employees showed up on a Monday morning and found they were unable to log into their computers. When the supervisors investigated they found their data had been stolen and their servers frozen. They discovered what may be a small business's worst nightmare - they were shut down and unable to conduct business. Loss of revenue was just the start of the problem. This event triggered a breach and customer notification requirement (required in several states). An average small employer breach response costs in excess of \$100,000.

This type of event is on the rise as reported by William Weber, General Counsel, Cbeyond, Inc. to the Congressional Subcommittee on Health and Technology Protecting Small Businesses Against Emerging and Complex Cyber-Attacks, March 21, 2013.

"The recent string of cyber-attacks on high-profile companies is a stark reminder of the current threat. Although small businesses don't make the headlines, a recent report shows nearly 20 percent of cyber-attacks are on small firms with less than 250 employees. Small businesses

generally have fewer resources available to monitor and combat cyber threats, making them easy targets for expert criminals. In addition, many of these firms have a false sense of security and believe they are immune from a possible cyber-attack. The same report shows 77 percent of small firms believe their company is safe from a cyber-attack—even though 87 percent of those firms do not have a written security policy in place. There is clearly a gap in education and resources. Moreover, the sophistication and scope of these attacks continue to grow at a rapid pace.”

Risk management and risk transfer

The subcommittee heard testimony from a number of professionals from the tech industry on how and why cyber risk is just as much, or even more, of a danger for small companies as it is for larger ones. The overarching theme of the discussion was that the cyber liability landscape is menacing and constantly changing. Cyber policies frequently do not keep up with the expanding methods of hacking attacks, leaving policy holders poorly protected. There are great variations between cyber forms, and some do not adequately address the potential liabilities for an insurance agency. Policies should at a minimum contain provisions for breach response, cost of informing customers, post-attack credit-monitoring, internet slander, credit card vendor fines and loss of business from denial-of-service attacks.

“The overarching theme of the discussion was that the cyber liability landscape is menacing and constantly changing. Cyber policies frequently do not keep up with the expanding methods of hacking attacks, leaving policy holders poorly protected.”

The following is a summary of security tips offered as part of the testimony before Congress.

1. Create a written security policy for employees.

When it comes to cyber security, one of the biggest problems is the lack of education among small-business owners and their employees.

In your security policy, determine whether employees should be allowed to have personal data on business devices, he said. Conversely, figure out whether business data should be permitted on their personal devices and what to do in case a device is lost or stolen.

2. Use stronger passwords.

This might seem like a no-brainer to some, but business owners have been “dumb” about creating smart passwords. If your password is a common word, or something that can be guessed based on public information, consider changing it to something more difficult to crack.

3. Encrypt your data.

You can't always keep hackers out of your computer systems, so take steps to protect the data contained within those systems. That's where encryption comes in. Disk encryption tools come standard on most operating systems, including BitLocker for Windows PCs and FileVault for Macs. These programs essentially convert the data on your systems into unreadable code that isn't easily deciphered by hackers.

4. Implement Bluetooth controls, pairing only known, trusted devices.

5. Protect against Trojan emails with blacklisting and whitelisting applications.

6. Have policy controls over web browser use and website access.

7. Install a firewall for mobile devices to restrict inbound connections and prevent use of mobile device as a bridge.

Small businesses are soft targets for hacker criminals, and the cost to deal with repercussions of a cyber attack could be disastrous for your agency. Purchasing cyber insurance should be a strong consideration. Purchasing coverage from someone who has the required expertise to ensure your particular business is fully protected is critical. ■

Footnote:

Statement for the Record

William Weber, General Counsel, Cbeyond, Inc.

Before the

United States House of Representatives

Committee on Small Business

Subcommittee on Healthcare and Technology

Hearing on

Protecting Small Businesses Against Emerging and Complex Cyber-Attacks

March 21, 2013

Reprinted from: **Rough Notes** September 2013 Edition

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 53 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

coverages 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.

Robert J. Broomall, CPCU

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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.

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Or contact **Ray Scotto**, Executive Director at
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The State of the Association

Getting Business Done

If Vince Lombardi somehow ended up in the insurance association business instead of the NFL, his now familiar quote would most likely be “Getting Business Done is not everything, it’s the only thing”, and he would have been a big fan of the TMPAA.

From its very inception in 2001, the Target Markets Program Administrators Association has defined itself as being dedicated to the unique challenges of program administration. The group has refined this message recently with their descriptor “Where Program Business Gets Done”. “Our goal is and always has been, to provide resources and opportunities to get business done,” says Ray Scotto, TMPAA Executive Director. “The business generation focus for our events and initiatives has served us and our members well.”

The Association received recent validation for this approach in the 2013 Guy Carpenter Annual Program Report. Respondents to that study selected TMPAA meetings as the number one industry event in terms of value provided.

Ensuring that Association members receive this expected value from every TMPAA event was put to the test during the group’s 2012 Annual Summit when Super Storm Sandy closed most airports on the east coast, and prevented almost 100 registered attendees from getting to the Scottsdale, Arizona event destination. The TM Board made the decision during that event to offer meeting credits to every member who was impacted by the storm. “We are acutely aware that every dollar our members spend on membership and meeting attendance is an investment in the continued success of their business,” stated David Springer, President and COO NIP Group Inc. and TMPAA President. “Providing a meeting credit for our members who could not attend was our investment in their businesses, and the right move for the Association.” The Summit, which featured the pre-election presentation of James Carville and Mary Matalin, was still able to provide the networking opportunities and match-making between program administrators and carriers that is expected at all TM events.

The TMPAA continues to grow right along with the program business Industry segment. The 2012 TMPAA Program Business Study pegged the probable number of

program administrators in the US at 950, controlling 24.7 billion dollars in almost 2000 distinct programs. This number represented a 5% increase from the prior year. The Association now has a total of almost 400 members, 270 of which are program administrator agencies.

While the tools and resources the TMPAA develops for its members further ensures that important return on investment, the centerpiece and greatest value of the Association continues to be the networking and business generation opportunities that come from putting hundreds of program business professionals together at two annual events, and through the various connections now available on the group’s website and LinkedIn platform.

“It is hard to put a value on the program business intelligence that is available in this Association,” offered Chuck Smith, CEO and owner of Carnegie General Insurance Agency. “Knowing the program strategies of over 50 markets, hearing how other administrators have structured their operations, and making valuable personal connections are proving to be an essential part of our agency’s ongoing strategy for success.”

Along with the steady growth in membership has come a corresponding increase in resources to help members get business done. One major component of the Association’s dedication to its program administrators is the expanding marketing services the group has developed to support its members. TPMS (Target Programs Marketing Services) was created to provide assistance with brand development, website design, social media strategies and more. In 2013, the Association added a news release service to help promote both product and personnel updates to industry news outlets. The jewel of the Association’s marketing opportunities, however, remains the group’s commercial website, Target Programs.

David G. Hampson, President & CEO of Willis Programs, had this to say about the website, “Target Programs has been a successful vehicle in generating awareness for our 35+ specialized programs and in helping us discover new program opportunities. We frequently receive inquiries from agents/brokers seeking coverage for their insureds. We strive to deliver solutions to help them grow their business. Even if a risk does not fit our programs’ appetite, we



TARGET MARKETS

Program Administrators Association

will evaluate it to determine if there is an opportunity to develop a new program for that class of risk.”

Target Markets had some notable successes during this past year.

Documenting the size and characteristics of Program Business had long been a discussion filled with best estimates and guesswork. The first TMPAA Program Business Study in 2011 was conducted with the input of some 92 program administrators, and began to define the program space using the collected data. The success of that study and its recognized value in the industry led to a dramatic increase in participants for the 2012 Study, with over 190 program administrator surveys submitted.

David Springer commented, “With an increased emphasis on profitable underwriting results, limited upward pricing momentum and the seemingly inexhaustible introduction of new capital, documenting the changing dynamics of the program markets becomes even more important.”

The third Program Business Study is currently underway with an expanding sample size expected. “The Study will provide the TMPAA membership better information about the size and scope of this industry segment, areas of growth, trends and opportunities,” stated Gary Romy, Marketing Director at Scottsdale Insurance. “As we accumulate more data each year, it will allow us to develop a growing body of benchmarking data to better focus our resources on opportunities that will generate the greatest returns.” Scottsdale Insurance is a sponsor of the study.

Target University and the CPL (Certified Programs Leader) Designation that is awarded to eligible University graduates, has received high marks from members who have utilized this program focused education. “In our first full year of operation, the Association awarded almost 20 CPL Designations,” indicated Greg Thompson, President of Markel Specialty and ‘University Dean’. “This year we are looking at doubling that number, with the largest increase coming from program administrators taking advantage of the opportunity. Our carrier members also continue to show strong support for the CPL Designation as well.”

When former Joints Chief of Staff Admiral Mullen addressed the TMPAA at their Mid Year event in Baltimore this past May, he spoke about the cyber risks that threaten our nation’s critical infrastructure, but also indicated that individual US businesses faced these same threats and may not be adequately protected. “This emerging threat provided another opportunity for the TMPAA to bring additional value to membership in the group” indicated Ray Scott. “After listening to Admiral Mullen and our members, we decided to develop and provide a risk management and coverage solution that specifically addresses the cyber exposures faced by our program administrators. The solution should be available to the group by the 4th quarter of this year.”

This year has also featured an Association push to support and attract more women, and women leaders to program business. “The TMPAA Women’s Networking Group was developed to provide a specific forum to advance the role of women in the group,” stated Heidi Strommen, President of Pro Host USA, and Chairperson of the Women’s Networking Committee. “We received some great feedback during our kickoff event at the Mid Year meeting. As with many other industries, women are an underutilized resource in program administration leadership roles. Our goal is to tap into this resource and develop more women leaders in the field.” The networking group has a sizable portion of the 700 individuals already using the Association’s existing LinkedIn site. The committee is also planning a workshop on leadership development at the fall meeting in Scottsdale.

“One of the major strengths that distinguishes the TMPAA in the industry is the remarkable talent that exists on our advisory board and committees,” stated Ray Scott. “The direction of the Association, its initiatives and resources are all conceived and nurtured by this group of program experts. They are the main reason the Association has maintained its relevance and continues to grow.”

With its consistent focus on program business development, it is probably safe to expect continued growth and innovation from the TMPAA all focused around its mission to “Get Program Business Done.” The insurance incarnation of Vince Lombardi would be proud. ■



Target Markets Women's Networking Group

Warren Buffett once said he owes his success to the fact that he only had to compete with half the population. As funny as that sounds, it has a sobering ring of truth to it.

Women are vastly underrepresented in the ranks of business leadership—insurance included. A survey of 100 P&C and Life companies conducted by St. Joseph's University reveals that only 12.6% of board seats are occupied by women, while 8.4% of top officers are women (top 5-6 C-suite positions) 6.0% of top executives are women (CEO, CFO, COO).

At this summer's Women in Insurance Global Conference sponsored by the Insurance Industry Charitable Foundation, Munich Re America CEO Tony Kuczinski underscored the need to address this gender inequity.

"More companies are realizing that organizations with diverse leadership teams are more successful," he said.

PWC's Chief Diversity Officer Maria Castañón Moats pinpointed the source of this inertia.

"What gets in the way of diversity? We do," said Moats. "We trust the familiar, draw conclusions too quickly."

A group of insurance women has adopted this "it starts with us" mentality and hopes to encourage more expansive thinking and behavior. They founded the Target Markets Women's Networking Group, and their first event was a networking lunch at the TMPAA midyear meeting, where participants discussed the group's mission and brainstormed ideas.

"There wasn't a person in the room who wasn't excited about being there," says Tracey Carragher, CEO of Breckenridge Insurance Group. "You know how sometimes people drag in to meetings and act like it's an obligation? That wasn't the case. Everyone was enthusiastic and there was an honest excitement."

As an association of the nation's top program specialists, Target Markets has the power to help shape the future course of the insurance industry. Its educational, networking, accreditation and growth acceleration programs help foster profitability and excellence for its members—insurance carriers, program administrator/MGAs, and vendor service providers. The Women's Networking Group aspires to operate in that same vein—to not only raise awareness of the additional value women bring to business but also serve as a vehicle for overall professional and business development.

"Right now if you walk into any insurance association meeting—owners and executives—it's mostly men," says Heidi Strommen, President of ProHost USA and chair of the Women's Networking Group. "When we start to see those numbers changing we'll know we've achieved a measure of success."

Strommen continues: "A lot of these companies came out of family-owned businesses that were run by the father and passed on to a son. We're trying to break some of those long-standing notions."

Karen Trudel's career runs counter to that long-standing tradition. As COO of GMI Insurance, Trudel runs a business of 31 women and four men—three of whom are her brothers. An agency serving auto dealers and fleet operators, GMI was founded in 1980 by Karen's father, Norm Trudel, an original member of Target Markets.

"We were fortunate in that we had a father who treated us equally," says Trudel. "I think he chose me over my brothers (to run the agency) because he saw leadership skills that I nurtured while playing sports and captaining varsity teams in college."

Trudel says she didn't set out to hire mostly women; it just happened that way. She says she always seeks the strongest candidates regardless of whether they're men or women.

Similarly, Carragher has presided over a culture change during acquisitions.

"We acquired a company where management was over 60 with very modest minority representation and one woman," says Carragher. "Three years later we are hiring the best candidates for the job—including women and minorities. People are thinking differently."

Carragher feels the Women's Networking Group will evolve naturally. For example, there's talk of forming sub-groups to help members in different areas—e.g. with compensation, work-life balance or dealing with insurance carriers.

That appeals to Lisa Doherty, who runs a 25-person agency with her sister. As CEO of Business Risk Partners, Doherty is the rare exception when it comes to women in the C-suite. She says she joined the networking group to adopt best business practices from peer companies.

"We're interested in connecting with people who aren't competitors," she says. "One of the things we've struggled with is a long-term incentive compensation plan for our senior associates, and I'm pretty confident that someone in the ranks of Target Markets has done it."

Doherty says she anticipates women will benefit from discussions about other common issues, such as recruiting and retaining good employees, training and development and budgeting for things such as IT, advertising and social media.

The birth of the Women's Networking Group has helped Helen English see Target Markets in a different light. The COO of The Distinguished Programs Group has always participated in Target Markets to build relationships with insurance companies.

"The group is a way to reach beyond that focus; it's more about women doing what I'm doing," says English. "I'd been to lots of functions with Heidi but never networked with Heidi. I never realized how funny she was! Just gaining more personal connections with other women is invaluable—regardless of where we take this."

Rather than making it an us versus them thing—the women versus the men—English sees the Women's Networking Group as additive to Target Markets, not competitive.

"The focus isn't on women's leadership, but on leadership. This group is to help us all become better program managers."

The Women's Networking Group will sponsor a workshop on leadership development this October at the TMPAA annual meeting in Scottsdale. Membership is open to all Target Markets members. Over 700 program business professionals (men and women) are expected to be in attendance at the event. For more information contact Monica Elischer, TMPAA Membership Coordinator at 877-347-5700 ■

"We were fortunate in that we had a father who treated us equally, I think he chose me over my brothers (to run the agency) because he saw leadership skills that I nurtured while playing sports."

*Karen Trudel
COO of GMI Insurance*



"The focus isn't on women's leadership, but on leadership. This group is to help us all become better program managers."

*Helen English
COO of The Distinguished Programs Group*



"Right now if you walk into any insurance association meeting – owners and executives – it's mostly men. When we start to see those numbers changing we'll know we've achieved a measure of success."

*Heidi Strommen
President of ProHost USA
Chair of the Women's Networking Group*



"Women will benefit from discussions about common issues, such as recruiting and retaining good employees."

*Lisa Doherty
CEO of Business Risk Partners*



"There wasn't a person in the room who wasn't excited about being there. Everyone was enthusiastic and there was an honest excitement."

*Tracey Carragher
CEO of Breckenridge Insurance Group*





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.*

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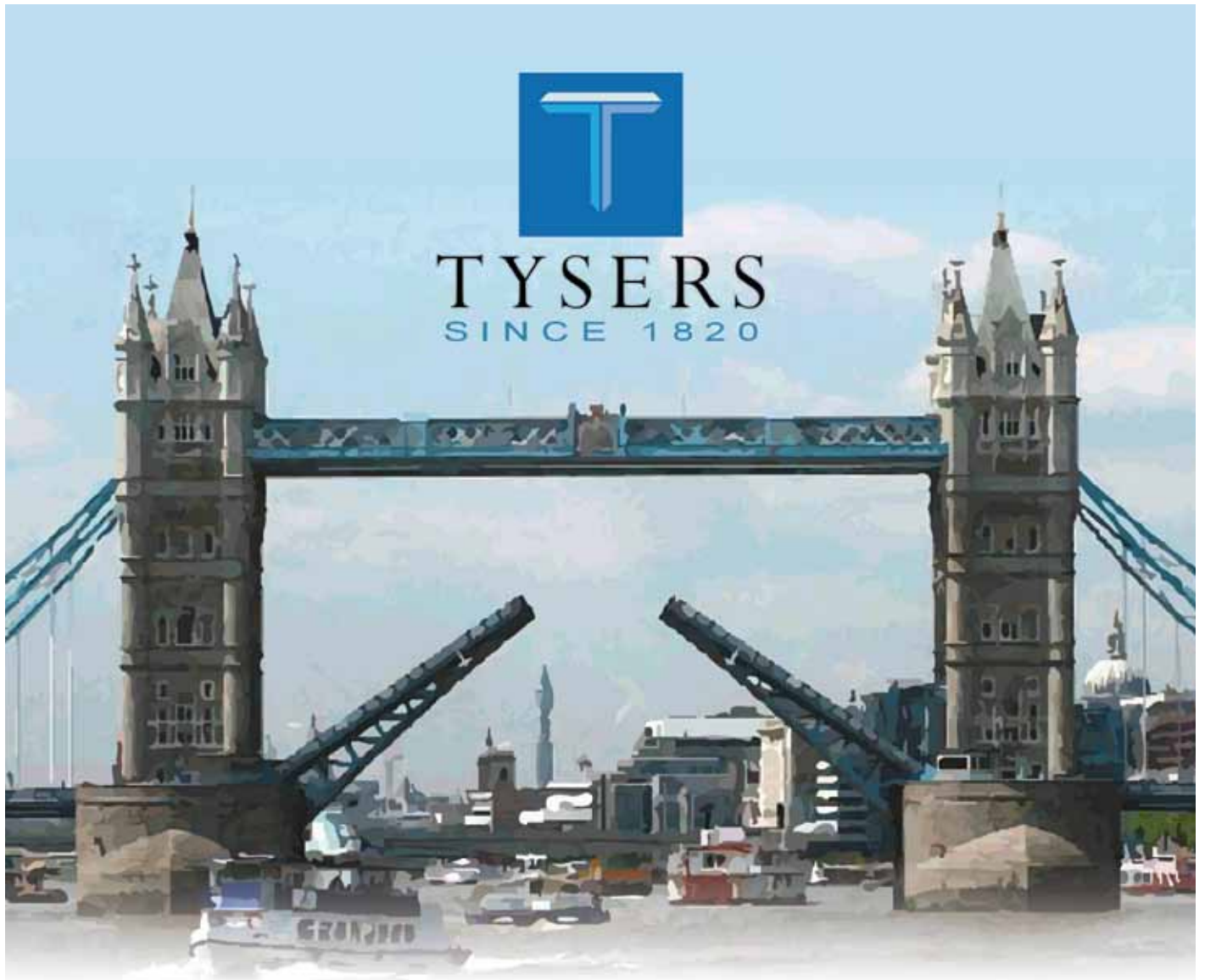
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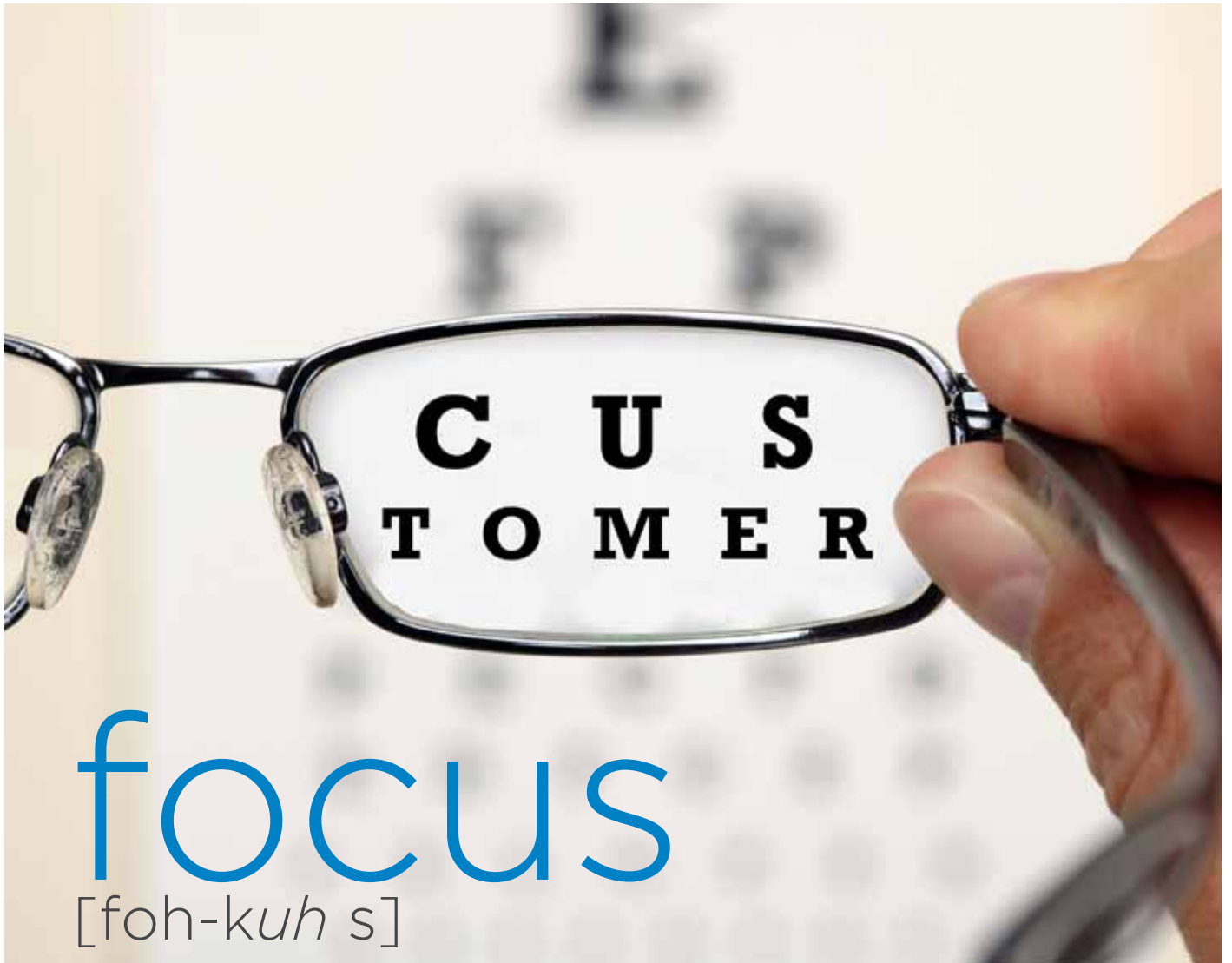
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TMPAA MEETING SCHEDULE

2014 Mid Year Meeting

May 12–14, 2014 • Hilton Baltimore • Baltimore, Maryland

14th Annual TMPAA Summit

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

2015 Mid Year Meeting

May 4–6, 2015 • Hyatt Regency • Atlanta, Georgia

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TMPAA 2014 MID YEAR MEETING

May 12-14, 2014

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***Featured Keynote Speaker:
PRESIDENT BILL CLINTON***

2014 TMPAA MID YEAR MEETING

May 12–14, 2014 • Hilton Baltimore • Baltimore, Maryland

**Keynote Address by
PRESIDENT BILL CLINTON**

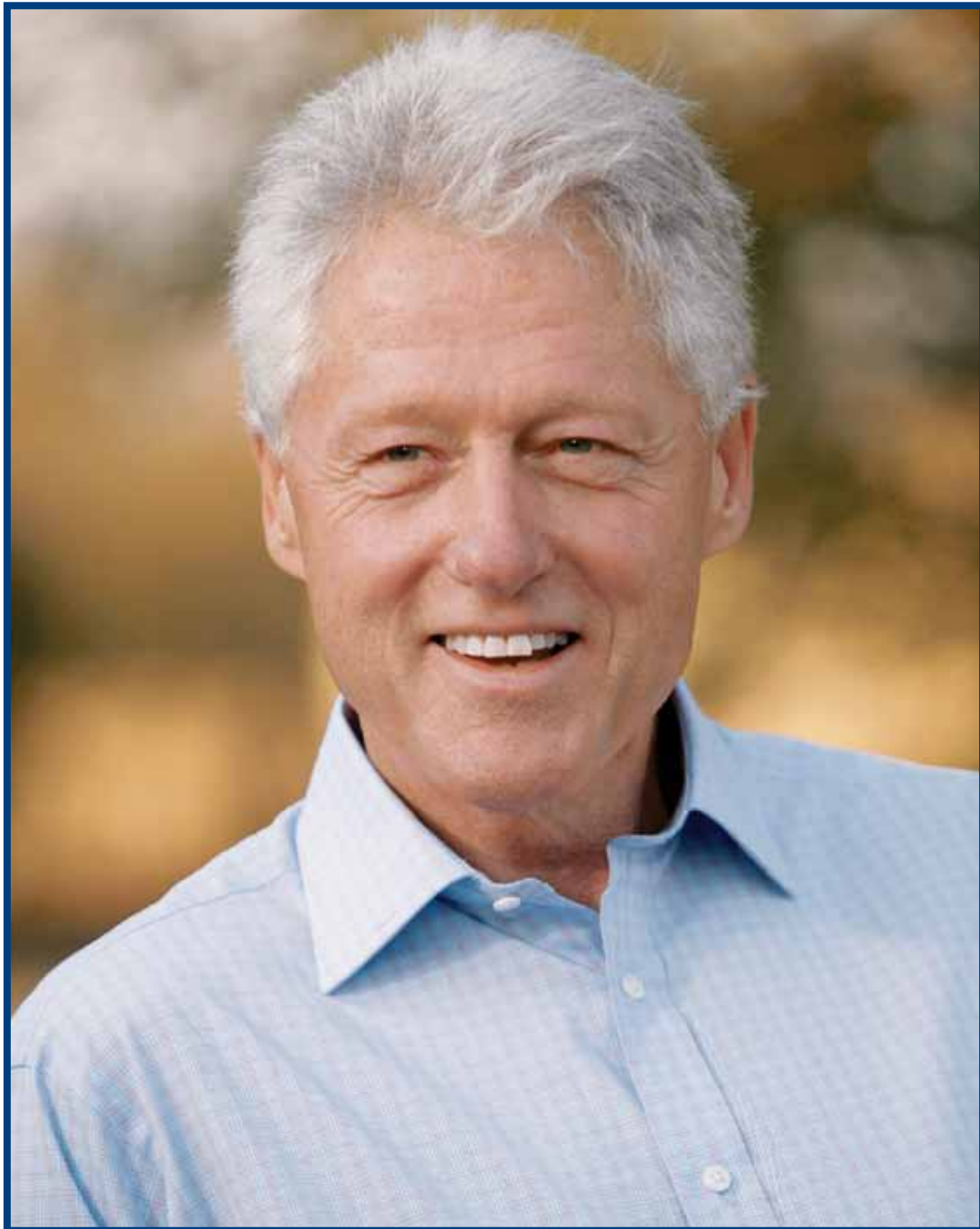


Photo Credit: Ralph Alswang/Clinton Foundation

President BILL CLINTON

- **Founder of The William J. Clinton Foundation**
- **42nd President of the United States of America**

William Jefferson Clinton, the first Democratic president in six decades to be elected twice, led the U.S. to the longest economic expansion in American history, including the creation of more than 22 million jobs.

After leaving the White House, President Clinton established the William J. Clinton Foundation with the mission to improve global health, strengthen economies, promote healthier childhoods, and protect the environment by fostering partnerships among governments, businesses, nongovernmental organizations (NGOs), and private citizens to turn good intentions into measurable results. Today the Foundation has staff and volunteers around the world working to improve lives through several initiatives, including the Clinton Health Access Initiative, which is helping 4.5 million people living with HIV/AIDS access lifesaving drugs.

The Clinton Climate Initiative, the Clinton Development Initiative, and the Clinton Giustra Sustainable Growth Initiative—are applying a business-oriented approach to fight climate change worldwide and to promote sustainable economic growth in Africa and Latin America. In the U.S., the Foundation is working to combat the alarming rise in childhood obesity through the Alliance for a Healthier Generation, and is helping individuals and families succeed and to increase small business growth in underserved communities through the Clinton Economic Opportunity Initiative. Established in 2005, the Clinton Global Initiative brings together global leaders to devise and implement innovative solutions to some of the world’s most pressing issues. So far, more than 2,100 Clinton Global Initiative commitments have improved the lives of 400 million people in 180 nations.

In addition to his Foundation work, President Clinton has joined with former President George H.W. Bush three times—after the 2004 tsunami in South Asia, Hurricane Katrina in 2005, and Hurricane Ike in 2008, and with President George W. Bush in Haiti in the aftermath of the 2010 earthquake. The Clinton Foundation also supports economic growth, job creation, and sustainability in Haiti.

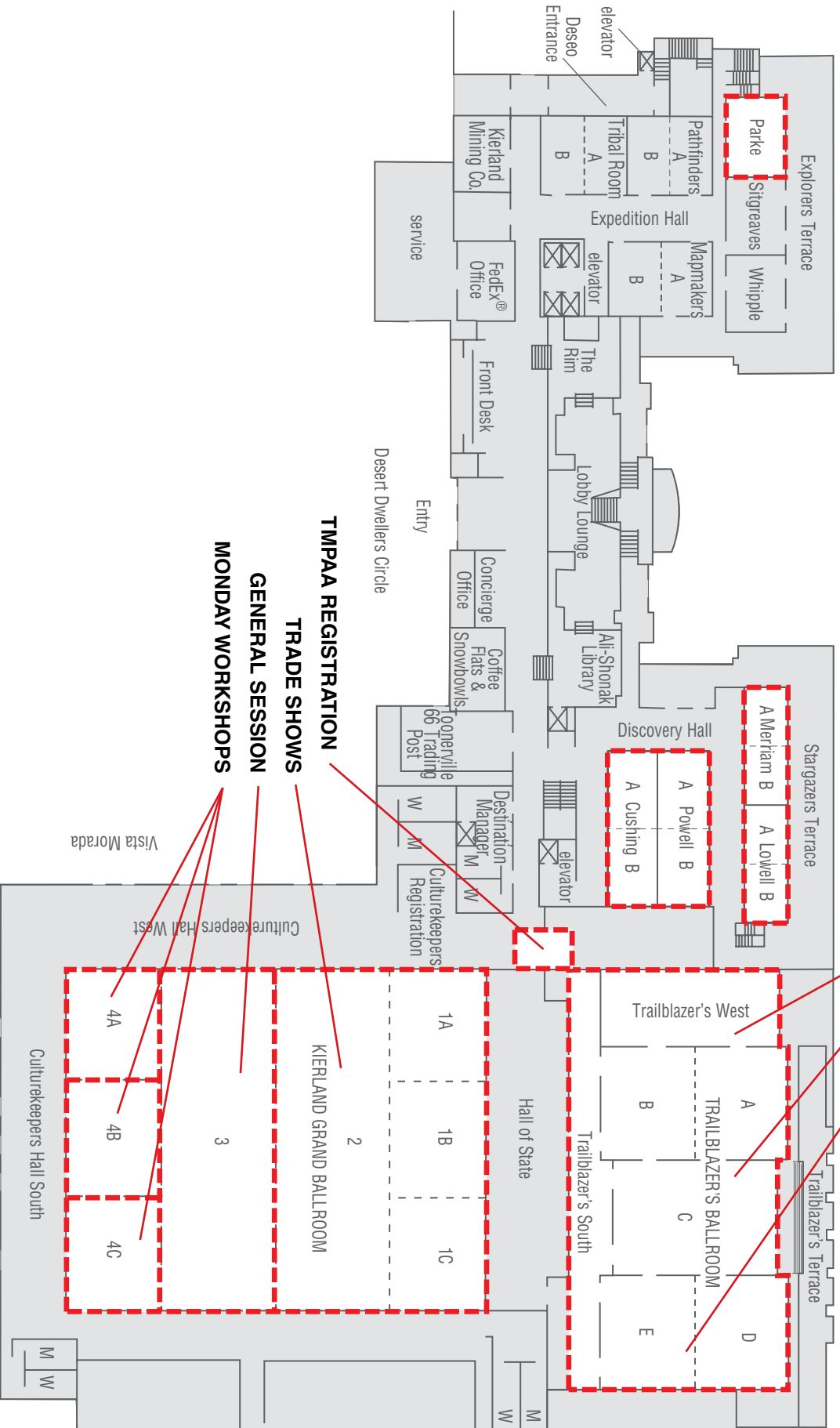
President Clinton was born on August 19, 1946, in Hope, Arkansas. He and his wife Secretary Hillary Rodham Clinton have one daughter, Chelsea, and live in Chappaqua, New York.

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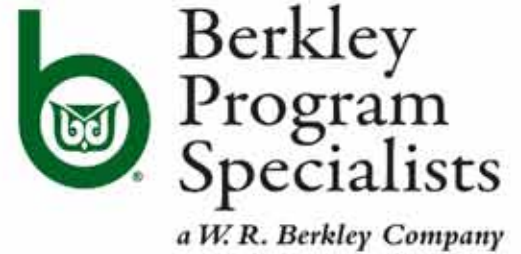


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