## 2014 TMPAA Mid Year Meeting

Hilton Balitimore - Balitimore, Maryland



# Leadership in Program Business



Program Administrators Association

Where Program Business Gets DONE

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#### Program Administrators Association

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Welcome to Baltimore and our 2014 Mid Year Meeting!

Some of you, particularly the skiers, may be sorry to sense the seasons changing,... crickets, the crack of a baseball bat and the sound of thousands of feet beating their way to the Target Markets Mid Year Conference. I know I am happy for spring and if I never have to lift another shovel-full of snow again it will be too soon!

This May, as we return to Baltimore, our Association is stronger than ever. We work hard to provide you with current market insights and many opportunities to learn about new ideas and best practices—all designed to help you develop more opportunities for growth and success.

This meeting will not disappoint as we have a full slate of speakers, workshops and programs that are sure to deliver something for everyone.

In keeping with our rich history of providing top tier keynote speakers we have again chosen to bring a former President. We are delighted to have President Bill Clinton with us on Tuesday morning. While we are all aware of President Clinton's work in office, many of you may be surprised to learn about the work of his Foundation and Developmental Initiatives—which have combined to help more than 400 million people all over the world. You won't want to miss it!

We are also excited to have as our industry speaker Tony Kuczinski. Tony is President and Chief Executive Officer of Munich Reinsurance America, Inc., Chairman of HSB Group, Inc., and Chairman of American Modern Insurance Group, Inc. He is responsible for Munich Re's property and casualty reinsurance and specialty insurance businesses in the United States and is a board member of Munich Re America Corporation.

Once again, we have an agenda that is full of the information Program Administrators want and need. Attendees will enjoy a special focus on the evolution of insurance technology and how to choose the right technology partner, a discussion about varying product distribution models for programs, and a close look at changes related to cyber liability and ways to mitigate these evolving risks.

One of the most interesting workshops focuses on hiring military veterans. This presentation will deliver information about the significant talent pool that exists among the Military's Junior Officer's Corps. The Association is providing you with tools for addressing your agency personnel needs, and helping our returning soldiers. The talent and leadership you are looking for may well be in the ranks of our military veterans. Representing a true win-win, this workshop marks the start of the Association's commitment to encourage member recruitment of military veterans.

To support our understanding of the programs marketplace, the Association is continuing to collect, analyze and report on important program benchmarking information for our members. A team of your peers is currently working hard to revise and further develop the study questions for this year's Program Business Study. We expect even greater participation in 2014 and with three years of information in our databank, we can now perform trend analysis which will help us to gain greater insights about our business model and the environment in which we are all working.

We are also proud of our Target University graduates! Dean Thompson reports that in its second year of operation, Target University had almost 50 graduates who earned the Certified Program Leader (CPL) Designation. We encourage each of you to make a commitment for you and your program staff by participating in this terrific education designed specifically to address the unique needs of the Program Business community.

The Target Markets Mid Year Meeting remains the premier spring 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 51 Program Carriers. Be sure you take full advantage of the many networking opportunities presented here over these next few days.

Please don't forget to speak with our association staff to help make the most of your membership investment. They can help ensure you are using the full range of resources the TMPAA makes available to its members. Also, if you have any questions, don't hesitate to let us know. We are here to serve you!

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, QBE, York Programs, Wilson Elser, Munich Re, Tysers, AIG Programs, Hudson Insurance, Berkley Program Specialists, ReSource Pro, Distinguished Programs, and Breckenridge Insurance Group.

On behalf of the entire board and executive team, enjoy your time here in Baltimore, and I look forward to seeing you all during the course of the meeting!

Warm regards,

David W. Springer

President and COO, NIP Group Inc.



#### **2014 MID YEAR MEETING AGENDA**

#### MAY 12-14, 2014 • BALTIMORE, MD LEADERSHIP IN PROGRAM BUSINESS

Mon	day	$M_{21}$	, 12
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9:00 a.m.	Registration Table Opens
9:00 a.m.	Networking Lounge Opens—Sponsored by Gallagher Bassett
11:00 a.m.	Trade Show Opens—Sponsored by Travelers
12:00 p.m.	Networking Lunch—Sponsored by Paradigm
2:00–3:00 p.m.	Workshop: Solving your Agency Talent Gap with Military Veterans—Sponsored by Western World
4:00–5:00 p.m.	Program Administrator Town Hall: Program Distribution Systems —Sponsored by RoughNotes
5:00–6:30 p.m.	Welcome Reception—Sponsored by Hudson Insurance

#### Tuesday, May 13 \_\_\_\_\_

7:00-9:30 a.m.	Networking Breakfast—Sponsored by Western World
8:00 a.m.	Networking Lounge Opens—Sponsored by Gallagher Bassett
8:00 a.m.	Trade Show Opens—Sponsored by Travelers
10:00–11:30 a.m.	GENERAL SESSION—Association Announcements  Keynote Speaker: President Bill Clinton  —Sponsored by York Programs, Wilson Elser, ReSource Pro, Distinguished Programs
12:00 p.m.	Networking Lunch—Sponsored by The Hartford
12:00 p.m.	Women's Networking Group Lunch/Panel (RSVP required) —Sponsored by Allianz
1:00-5:00 p.m.	Carrier Meetings—Sponsored by ACE Commercial Risk Services
5:00–6:30 p.m.	Networking Reception—Sponsored by Breckenridge Insurance Group

#### Wednesday, May 14 \_\_\_\_\_

7:00 a.m.	Networking Breakfast—Sponsored by Philadelphia Insurance Companies
8:00 a.m.	GENERAL SESSION—Marketing Awards/CPL Designations Industry Speaker: Anthony Kuczinski President & CEO, Munich Re America
10:00–11:00 a.m.	Workshop: Insurance Technology—Current State, Trends and Selecting the Right Technology Partner—Sponsored by NARS
11:00 a.m.–12:00 p.m. 11:00 a.m.–1:00 p.m.	Workshop: The Time for Cyber Coverage is Now—Sponsored by Advisen Break Station Open

#### **TMPAA 2014 Mid Year Meeting**

#### Keynote Speaker: 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 communitiesthrough the Clinton Economic Opportunity Initiative. Established in 2005, the ClintonGlobal 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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Bill Franchi - 215 807-9955

Carol Dennis – 215 805-8502

Harry Rambo – 215 356-7364

**Rob Sediak – 215 280-1818** 



#### **TMPAA 2014 Mid Year Meeting**

#### Industry Speaker: ANTHONY J. KUCZINSKI



#### President & Chief Executive Officer Munich Reinsurance America, Inc.

Tony Kuczinski is President and Chief Executive Officer of Munich Reinsurance America, Inc., Chairman of HSB Group, Inc., and Chairman of American Modern Insurance Group, Inc. He has overall responsibility for Munich Re's property and casualty reinsurance and specialty insurance businesses in the U.S. He is also a board member of Munich Re America Corporation and several of the related corporations.

During his 24+ years with Munich Reinsurance America, Tony has held various other positions. Prior to assuming his current position in January 2008, he was President of the Specialty Markets division of Munich Reinsurance America and President of American Alternative Insurance Corporation and The Princeton Excess and Surplus Lines Insurance Company. Tony also served as project leader of Munich Re's U.S. Strategy Project, where he was an architect of the Group's strategy for long-term profitable growth in the U.S. He has over 30 years of industry experience.

Tony serves the insurance industry through participation in a number of organizations. He is vice chair of the board and executive committee member of The Institutes, former board member and Chair of the Reinsurance Association of America, board member of the American Insurance Association, and board and executive committee member of the St. John's University School of Risk Management Advisory Board. He is a member of the American Institute of Certified Public Accountants, New York and New Jersey State Societies of Certified Public Accountants. He has completed the Advanced Executive Education Program in conjunction with the AICPCU and the Wharton School. He earned a Bachelor of Business Administration from Pace University.

In terms of community service, Tony is the vice chair and a board member of Eden Autism Services, an organization that provides service and support to individuals with Autism and their families, and the Princeton Healthcare Foundation, the fundraising organization for Princeton Hospital. He is a former Chair and board member of the National School Boards Foundation, a not-for-profit organization that works to promote excellence and equity in public education throughout the United States. He resides in the United States with his wife and his three children.

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# AIG proudly sponsors the TMPAA Mid Year Meeting

To find out more, please contact one of our Program Development Directors:

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#### **TMPAA 2014 Mid Year Meeting**

#### PREsEnTATIOns/WORksh OPs

#### **MONDAY, MAY 12**

2:00 to 3:00 p.m.

#### SOLVING YOUR AGENCY TALENT GAP WITH MILITARY VETERANS

JOHN QUINN—Lucas Group

JAMES FLYNN—Distinguished Programs

**HELEN ENGLISH**—Distinguished Programs

TOM TARANTINO—Iraq and Afghanistan Veterans of America

Regardless of your industry, current market position, and/ or financial condition, an often overlooked yet essential component of future success is your human capital—your most valuable asset. A solid outside team (Board of Directors, advisors, and financiers), while imperative, cannot "magically" produce quality applicants, or create conditions that promote internal talent development and retention. This workshop will discuss ways to secure and retain talent by considering military veterans.

The Lucas Group, a company dedicated to providing a source of leadership and technical talent using departing U.S. Military personnel, will be discussing the significant talent pool that exists among the Military's Junior Officer Corps, and providing information to access these individuals for employment consideration in their agencies. The IAVA (Iraq and Afghanistan Veterans of America) will present an overall picture of veteran employment issues, and suggest resources members can access in their local community to hire military personnel. The panel will also feature a veteran who made the transition to insurance to discuss his experiences and success in this industry.

As an Association, the TMPAA will be encouraging members to consider hiring Military veterans, positively impacting the lives of our troops retuning from active duty.

4:00 to 5:00 p.m.

#### PROGRAM ADMINISTRATOR TOWN HALL—PROGRAM DISTRIBUTION SYSTEMS

#### TOWN HALL MODERATORS:

**ART SEIFERT**—President, Glatfelter Program Managers **WAYNE CARTER**—President, Target Insurance Services/CRC

#### **TOWN HALL PANEL:**

**JOHN N. COLIS**—President, Euclid Program Managers **BEN FRANCAVILLA**—President, AmWINS Program Underwriters **AARON DICAPRIO**—Senior Vice President, Aon Affinity

The 2014 Town Hall will involve a detailed exploration, with a panel of your peers, of the types of distribution used for various program classes and products. Effectiveness and results for each model will be discussed focusing on issues

that include margin differentials, retention, territorial exclusives, required technology and more.

Audience response technology will be utilized to capture the experiences of Town Hall attendees and encourage participation in the discussion.

#### **WEDNESDAY, MAY 14**

10:00 to 11:00 a.m.

#### INSURANCE TECHNOLOGY: CURRENT STATE, TRENDS AND SELECTING THE RIGHT TECHNOLOGY PARTNER

MARTINA CONLON—Principal Ins. Technology Analyst, Novaricas Technology is providing big benefits to insurance organizations today. Robust systems support efficient and automated processes delivering improved customer satisfaction, operational efficiencies and increased performance. New technologies offer opportunities to significantly enhance customer service and engagement, and help make better strategic decisions. While buzzwords like big data, social media profiling, and cloud computing abound, many insurance organizations are unclear on what technologies their peers and partners really use, as well as the trends they should be paying attention to in order to be positioned for the future.

In this workshop, attendees can expect to hear;

- How insurers, program writers and agents are using technology today and what they are investing in now, and in the future.
- Technologies and capabilities that are changing the face of the insurance industry.
- How insurance organizations should approach selecting the right technology partner.

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

#### THE TIME FOR CYBER COVERAGE IS NOW

JIM BLINN—Advisen Ltd

**MELISSA VENTRONE**—Attorney; Wilson Elser *Data Security & Cyber Liability* 

**KEVIN RIBBLE**—EVP. Edgewater Holdings

According to Advisen, over 34% of all cyber attacks are on small firms with less than 250 employees. A cyber breach in your agency can have devastating financial results. Attendees of this workshop will hear information about the prevalence of cyber crime from independent research firm Advisen, along with recent, real-world cyber litigation examples involving businesses like yours. Attendees can expect to receive information regarding the critical coverage items they will need in a cyber policy to adequately protect their business, as well as risk mitigation strategies from a practical perspective.

#### 2014 Mid Year Meeting WORKSHOP PRESENTERS

#### Biographies Listed by Name, Company

INDIVIDUAL	COMPANY	PAGE	INDIVIDUAL	COMPANY	PAGE
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Ventrone, Melissa Wilson Elser					



Jim 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 respon-

sible 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.



#### Wayne Carter— Target Insurance Services/CRC

Wayne Carter is Executive Vice President of CRC | Crump Professional Programs, a division of CRC Insurance Services. He also serves as President of Target Insurance Services, a wholly owned division of CRC. In these capacities, he leads the professional

liability insurance operations of Target Insurance Services in Avon, CT and Naperville,

IL, 5Star Professional Programs in Chicago, Crump Professional Concepts in Roseland, NJ, Garden State Professional Insurance in Freehold NJ and FLAG Professional Insurance in Port St. Lucie, FL. These operations offer a wide array of non-medical Professional Liability Programs, many of which are national exclusives.

Mr. Carter served as President and Chief Executive Officer of Target Capital Partners from 2000 until its sale to Crump Insurance Services in October of 2010. Under his leadership, Target Insurance Services developed and underwrote a broad scope of specialty insurance programs, fostered relationships with new carrier partners, expanded distribution to new producers and developed growing and stable books of business.

Since launching his career in 1976 with the Travelers Insurance Companies as an all lines commercial underwriter and account analyst, Wayne has held various commercial underwriting and management positions. Through the end of 1999, he served as President of Brown & Brown's Professional Programs Division in Tampa, FL where he was responsible for all of Brown & Brown's nationwide professional liability programs and related wholesale and retail operations.

Mr. Carter is a graduate of Virginia Polytechnic Institute and State University with a Bachelor of Science degree in Mathematics and a Bachelor of Arts degree in Economics. He holds designations as a Chartered Property and Casualty Underwrite and is an Associate in Risk Management.



John N. Colis—Euclid Program Managers

John Colis is the President and CEO of Euclid Insurance Services, Inc. Euclid operates as a program administrator for specialty property casualty insurance programs as well as a general agency involved in the sales of various employee benefit products. In all cases, Euclid receives its business from insurance agencies and wholesale brokers. The firm does business in all fifty states and has 90 employees.

Euclid was founded by Peter G. Colis in 1952 as a retail insurance agency. John joined his father after working in the reinsurance and program insurance business. Prior to joining Euclid, he spent time in London as a broker at Lloyds, at General Reinsurance Corporation and at Aon Risk Services.

John is a two time graduate of Northwestern University having received his Bachelors of Arts Degree in 1979 and his MBA from Northwestern's Kellogg Graduate School of Management in 1983.



**Martina Conlon**—*Principal Insurance Technology Analyst*, Novaricas

Martina Conlon is a principal in Novarica's insurance practice focused on the P&C and healthcare markets. Martina is the primary researcher and author of market leading reports on agent portals, business intelligence, business process outsourcing and IT staffing strategies. She provides expertise on IT best practices, organizational approaches, and strategic technology

architecture and planning. Her recent consulting experience includes vendor selection efforts, insurer peer benchmarking, IT organizational assessments and IT sourcing strategies. Prior to Novarica, Martina served as Director of Enterprise Technology for Arbella Insurance, where she was responsible all enterprise applications, including policy, billing, claims, business intelligence, websites and portals. She has also served as Principal Consultant with leading technology and consulting firms where she partnered with client executives to launch technology solutions to meet strategic business goals. She holds an MBA from Boston University and a BSEE from Tufts University.



#### **Aaron DiCaprio**—Aon Affinity

Aaron DiCaprio is an attorney and insurance professional with significant experience in growing profitable organizations and programs, team building, developing strategy and financial planning.

Aaron's current role is Senior Vice President—Program Management with Affinity Insurance Services (Affinity), a subsidiary of Aon Corporation, a publicly traded retail insurance brokerage. Prior to

joining Affinity, Aaron managed the Denver branch office for Hull & Company, Inc. Aaron's introduction to the insurance program industry began with Lighthouse Underwriters, LLC (Lighthouse), a program administrator and subsidiary of US Risk Insurance Group, Inc. Aaron was responsible for managing and underwriting several programs: temporary staffing, professional employer organizations, employment practices liability and professional liability.

Prior to his insurance industry career, Aaron was an insurance defense litigator in the Washington, DC metropolitan area. His legal experience also includes small business, contract, regulatory and employment law.

Aaron is a member of both the Maryland and Washington, DC bars. He received his BA in Public Policy and Government from Eastern Connecticut State University and his JD from Syracuse University College of Law.



**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.

#### James Flvnn—Distinguished Programs



**Ben Francavilla**—*President*AmWINS Program Underwriters

Ben is responsible for the day-to-day operations of AmWINS Program Underwriters, a Program Administrator specializing in affinity insurance solutions and specialty program management. Based in Camp Hill, PA, APU administers more than 15 programs generating in excess of \$100 million in premium.

Ben joined APU in 1993 and most

recently served as its Senior Managing Director as well as Director of Program Development for AmWINS' Underwriting Division. Prior to his work with AmWINS, Ben worked for Sedgwick and Marsh as a senior manager in their Public Entity Divison and an AVP of Affinity Group Services.

Ben holds a Bachelor's degree and a Master's degree in Public Administration from West Virginia University.



#### **John Quinn**— *Managing Partner,* Lucas Group

As Managing Partner in Lucas Group's Military Division, John connects client companies to the US Military's elite performers—top talent that consistently delivers impressive business and operational results. John helps his clients to develop and fulfill critical staffing initiatives across key functional areas, including general

management, operations, engineering, marketing, and business development.

Placing significant hires in critical positions, John assists organizations in achieving both short and long-term goals. John has successfully recruited transcendent leadership talent for a range of multifaceted industries, including: technology, semi-conductor, manufacturing, engineering services, energy, and oil and gas.

Prior to joining Lucas Group John served in several planning, finance, marketing, and corporate development roles, including Vice President of Client Development for a start-up network switching and routing manufacturer and Finance Business Manager for a Fortune 100 corporation.

Proceeding his time in business, John served five years as a US Navy Nuclear Submariner. Graduating with Distinction from the US Naval Academy, John earned a BS in Mechanical Engineering before earning his MBA with Second Year Honors from Harvard Business School. John currently serves on the Board of Directors of the Harvard Business School Alumni Association's Orange County Chapter.



Kevin Ribble—

Exec V.P., Edgewater Holdings

Kevin Ribble is the president of the Employment Practices Risk Management Association (www.eprma.org), a non-profit organization dedicated to assisting employers with human resources risk management services. Mr. Ribble is also president and founder of Comply America an on-line management training facility. His

clients include Hitachi, Practicing Law Institute, and thousands of small businesses.

Mr. Ribble is a consultant and a frequent speaker on cyber liability and HR related topics, he most recently spoke at the Colorado bar and restaurant association, LA restaurant association convention and a contributor to National Underwriter. He is a certified instructor in continuing education for licensed insurance professionals.

Kevin has held senior executive insurance positions including; Vice President of TIG, Executive Vice President of Edgewater Holdings (MGU specializing in underwriting management liability).



Art Seifert—Glatfelter Program Managers 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.



Tarantino, Tom—

Irag and Afghanistan Veterans of America

Tom Tarantino is an Iraq veteran and Chief Policy Officer for Iraq and Afghanistan Veterans of America (IAVA). IAVA is the country's first and largest nonprofit, nonpartisan organization for Iraq and Afghanistan veterans. Founded by Paul Rieckhoff in 2004, IAVA has more than 200,000 active veteran members and grassroots supporters nationwide.

Tarantino enlisted in the U.S. Army Reserves in 1997 as a Civil Affairs Specialist. He served in Bosnia in 2000, where he assisted with the repatriation of over 3000 refugees, and in Iraq in 2005, where he served as both a Cavalry and Mortar Platoon Leader with the 11th Armored Cavalry Regiment. As a Cavalry Platoon Leader, Tarantino led security patrols through North Baghdad, providing stability and support to Iraqis trying to rebuild the country. As a Mortar Platoon Leader, he led a unit with multiple missions, to include quick reaction defense of the base at Abu Ghraib, observation and protection of the main supply route, and on-call fire support to units patrolling the city. Tom was awarded the Bronze Star and Combat Action Badge for his service in Iraq.

Most recently, Tarantino was stationed at the National Training Center in Fort Irwin, CA, where he trained troops preparing to deploy to Iraq and Afghanistan. As Chief Policy Officer, Tom runs IAVA's DC office and is responsible for IAVA's Legislative, Research and Political Teams. Tom provides strategic guidance and execution for IAVA's policy agenda, research and issue advocacy initiatives. He is responsible for ensuring that veterans' issues remain a priority in the political landscape, and that IAVA's members have a strong voice in DC.

Tarantino's has made numerous media appearances, and has testified before Congress on topics including but not limited to the cost of the wars in Iraq and Afghanistan, the economic difficulties of new veterans, Disability Claims Process, the GI Bill, veterans unemployment, mental health and improving VA outreach.

Tarantino attended the University of California Santa Barbara with a ROTC scholarship. He graduated in 2002 with a degree in Global Studies and International Relations, and received his commission as an officer in 2003. After 10 years of service, he left the Army as a Captain in 2007.



**Melissa Ventrone**—*Attorney,* Wilson Elser

Melissa Ventrone focuses her practice on class action privacy litigation, privacy breach response (pre- and post-event), payment card industry (PCI) standards and investigation, and advising clients in identifying, evaluating, and managing first-and third-party data privacy and security risks. Melissa has represented numerous clients in litigation and arbitration, includ-

ing in disputes related to privacy, invasion of privacy, contracts, consumer fraud, statutory claims and other matters. Melissa serves as one of the leaders of Wilson Elser's breach response team, quickly bringing lawyers, clients, and forensic and breach response vendors together to enhance response time and effectiveness. Melissa has handled numerous breaches for small and large corporations, including merchants, financial institutions, medical providers and educational institutions.

Among her many leadership roles, Melissa has served in key positions as a member of the U.S. Marine Corps Reserve, including executive officer for a 329-person company forward deployed to Afghanistan. She is currently a reservist serving as the Future Operations Officer with Combat Logistics Regiment 4, 4th Marine Logistics Group, Marine Forces Reserve.

#### You Deserve More

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- GLENN CLARK\*. Rockwood Programs Inc., www.rockwoodinsurance.com. Ph: 302-765-6001 \* Emeritus Board Member

#### TMPAA BOARD MEMBERS





























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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.



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.

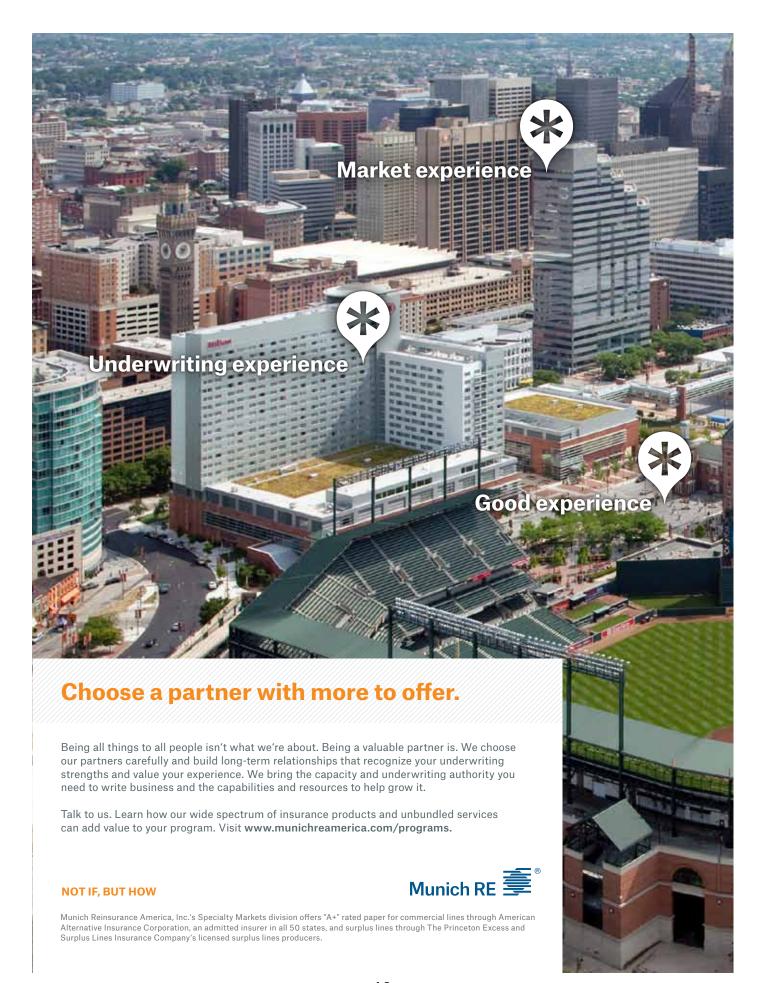


#### REG PIERCE, Director, Target Program Marketing Services (TPMS)

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.





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#### **Designations**



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.



# TMPAA Best Practice Agencies Figure 1. The second of Fourier 1. The se







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# Target Markets Awards 28 Certified Programs Leader (CPL) designations





CPL Designation recipients at the 13th Annual TMPAA Summit included Debra Anglin, Markel; Domenic Antinucci, Liberty International Underwriters; Eric Arthur and Katie Stephens, Fulcrum Programs; Adam Besnard, Besnard & Associates Insurance; Sim Bridges, Chuck Bushong and Fave Leto. Coastal Insurance Underwriters: Jeremy Bryant, Allegiant Programs Group; Bonnie Coverstone, Brieanna Leaken and Jeremiah O'Donovan, O'Donovan & Associates, Inc.; Susan DeCarlo, James Flynn, Erin McBride, Brian Parks and Michael Thabet, Distiguished Programs Group; Laura Zollner, Liberty Mutual Commercial Insurance Programs; Christopher Fell, K & B Underwriters; Jim O'Connell, B&B Programs; Michael Oliver, Axis Insurance; Dan Rieden, Platinum Program Managers & Ins. Services; John Solari, Glatfelter Insurance Group; Heidi Strommen, ProHost USA; Lisa Tancioco, Blue River Underwriters; William Thompson, National Specialty Underwriters; Alek Turko, 5 Star Specialty Programs; and Steve Zastrow, ARA Insurance.

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# The TMPAA State of Program Business 2014

#### Presented by:



With the assistance of the Program Business Study committee and the TMPAA Board, the 2014 Program Business study questionnaire is in final development.

#### TMPAA members can expect to receive the survey via email in early June.

The objective of this research is to provide the program industry with information that documents trends in the size and dynamics of the program business market, along with valuable benchmarking tools to assist with your future program business planning. Full results will be available to TMPAA members.

Study information is confidential and not viewable by any association members or staff.

Our goal is to have all TMPAA members participate.

#### Thank you

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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.

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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.

#### 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. 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.

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

Members interested in additional information about these programs can contact **Ray s cotto**, Executive Director at **877-347-5700** or **ray.scotto@targetmkts.com.** 



#### Cyber crimes can impact businesses of any size and type

By Dave Willis

number of cyber events—hacks, data breaches, denial-of-service actions, ransom attacks and more—have made headlines over the past few months. Such events call for increased vigilance on the part of businesses and organizations and demonstrate the need for appropriate insurance and risk management. "All of the events we've been reading about are troubling, in that the exposure continues to grow and impacts organizations of all types," explains Brent Rickabaugh, CPCU, AU, product management supervisor at EMC Insurance Companies.

"The lack of a unified international law enforcement body gives the advantage to the hackers," says Joseph Schneider, professional liability manager at Jimcor Agencies. "The WikiLeaks event in 2010 highlights a troubling trend of classified information being used for unlawful purposes. The most recent story in this category of cyber events is that the British intelligence agency Government Communications Headquarters has reportedly infiltrated hacktivist groups and used denial-of-service and other techniques to disrupt their online activities."

According to Jake Kouns, cyber liability product line leader at Markel, "We are continuing to see an increasing

trend of data breaches across industries and in all different sizes of organizations and they're showing little sign of a slowdown. Many might point to the recent Target, Niemen Marcus or Michaels breaches and think that such events happen only to large organizations. That's not the case."

He adds, "It would be a mistake for business owners or leaders to look at the headline-grabbing events and conclude that data breaches happen only to large companies and it couldn't happen to them."

"If you expose an individual's data, if you get hacked, if somebody loses a laptop or if they leave an iPad in an airplane seat pocket, you can wind up with some pretty significant liability, depending on what data may have been exposed," explains Lori Nugent, national data security and privacy practice leader for the law firm Wilson Elser Moskowitz Edelman & Dicker.

In addition, Kouns notes, "Companies are working closer than ever with third parties and outsourcers to get access to various IT services. We see a growing risk of data breaches from third party providers whether it be outsourced services or cloud providers."

Nugent concurs. "Your organization can be absolutely perfect, but if you share data with others and they get breached, it can come back to you. We used to talk about data security as building a really strong moat so nobody could get across. That doesn't work anymore, because we operate in an ecosystem where information has to be shared

Reprinted from: Rough Notes, March 2014 Edition



between organizations. You're only as strong as the weakest link."

Kevin Ribble, program underwriter at Edgewater Holdings, says, "A recent report shows that nearly 20% of cyber-attacks are on small firms—those with fewer than 250 employees. Many of these firms have a false sense of security and believe they are immune from a possible cyber-attack. "Small businesses generally don't have sufficient resources to monitor and combat cyber threats," he adds. "This makes them easy targets for expert criminals."

"Breaches of personal information are very expensive to respond to appropriately," says Rickabaugh. "An event carries with it direct costs to respond and the possibility of lawsuits, which will cost in terms of legal fees and lost productivity. But it can have more than a direct financial impact on the company; it also has a reputational impact that can reduce revenue for years to come."

Schneider agrees. "The myth that 'there is no such thing as bad publicity' is disproven when a cyber event takes place. Sony, Target and Neiman Marcus are just three of the many examples of brands facing a loss of

customers, maybe forever, over a data breach incident."

Kouns points to added costs that result from cyber events. "The resources and technical knowledge required to determine what has happened and recover their systems also can be very costly if organizations are not prepared," he explains. "While notification and credit monitoring still seem to get all the attention in terms of costs of a data breach, other costs need to be understood and considered."

#### Insuring and managing risks

"Because of the growing awareness of cyber and hacking damages and litigation, agents and brokers almost have to offer cyber liability or run the risk of an E&O exposure," explains Ribble. "They need a cyber product tailored to the industry group they're going after. It has to be easy to write, it needs to be fast and efficient, because it's a small premium, and they—the agents and brokers—need to understand what the coverages are."

Insurance can help in a couple of ways. "First, insurance programs can provide insureds with a number of loss mitigation tools, such as security self-assessments, templates for incident response plans and privacy training," explains Rickabaugh. "Second, in the event of a breach, insurance can not only indemnify the insured for costs to respond to a breach, but also reduce the costs associated with the response through pre-negotiated rates and coordination efforts."

Kouns adds, "Depending on the carrier, cyber liability insurance policies can help provide pre-breach risk reduction to avoid a breach as well as post-breach response services. These types of services are critical for companies when it comes to reducing data breach-related costs."

"One of the things we see companies missing until they've had a breach is an evaluation of their actual cyber liability exposure," explains Nugent. "You wouldn't buy property insurance without evaluating the maximum probable loss and the frequency of your likely losses. Do the same thing with cyber."

According to Schneider, the key is being prepared. "The data privacy and security products we recommend include more than just insurance. They also address breach

containment and mitigation services. These include forensic investigation to verify the breach, crisis management advice and the cost of system repair and security restoration. The most significant potential cost of a widespread breach can be funding of their notification costs and possible extortion coverage—paying expenses to investigate and settle, as well as arranging a payment."

Nugent says "We need to look no further than the United States government to see a key line of defense against cyber incidents. The biggest headline grabber that requires careful thought is the Affordable Care Act's portal, which opened on time but quickly experienced a breach," she explains. "The government failed to put privacy concerns first when rolling that out.

"It's a microcosm of what we too often see," Nugent adds, "namely, that business urgency causes people to move forward quickly, and privacy and security follow in the wake. One initiative that helps companies address this is something called 'privacy by design.' Whenever you do an IT project, look at how privacy and security are built into it. Make sure security is job one when designing systems, processes and procedures."

Kouns says that if a business has yet to implement basic security controls, that is a good starting point. "A sound security policy communicated to all users and partners is a must as a first step," he explains. "From there, since each company is different, they should conduct a risk assessment. This will help them understand their most important assets and where confidential information is stored, as well as help them prioritize their security efforts."

Ribble agrees. "A good security policy addresses whether employees should be permitted to have personal data on business devices, what business data, if any, should be allowed on employees' personal devices, and what to do in case a device is lost or stolen," he explains.

Rickabaugh adds, "Make sure the security policy and procedures are in writing and communicated to all employees. Require employees to log off their computers and lock their offices at the end of the day. Educate them about what type of information is sensitive or confidential and what responsibilities they have to protect that data."

Schneider adds, "Encryption of confidential information on portable storage devices and the use of encryption on e-mails that may contain sensitive data is an effective layer of protection. Additional steps should be taken when disposing of documents—they need to be shredded—and when recycling computer drives. Make sure they're wiped clean.

Rickabaugh agrees. "It's important to 'destroy before disposal.' Destroy disks, CDs, DVDs and other portable media before you get rid of it. Deleting files or reformatting hard drives doesn't erase data. Instead, use software designed to permanently wipe the hard drive or physically destroy the drive itself."

He also recommends managing what data is kept. "Inventory the type and quantity of information in your files and on your computers," Rickabaugh says. "Reduce the volume of information collected and retain only what is necessary. Minimize the number of places you store personal private data. Know what is kept and where it is stored."

Ribble encourages businesses to encrypt data. "You can't always keep hackers out of your systems, so protect the data they contain. Disk encryption tools are standard on many operating systems. These essentially convert system data into unreadable code that's not easy for hackers to decipher."

Rickabaugh advises organizations to keep security software up-to-date. "Make sure security patches for your computers are current," he explains. "Use firewall, anti-virus and anti-spyware software, and update virus and spyware definitions daily. Check software vendors' Web sites for any updates concerning vulnerabilities and associated patches."

Employers also must review and manage employee access to data. "Conduct background checks on those given clearance," Schneider explains. "And conduct audits to track if there is unwarranted access."

Businesses also should update some of their management procedures. "For example," Rickabaugh explains, "don't use Social Security numbers as employee ID numbers or client account numbers. Develop another ID system. Make sure that procedures comply with any applicable state or federal laws. Also, make sure they align with any applicable industry required standards, such as those that may be required by the Payment Card Industry (PCI) Data Security Standard."

He also encourages careful management of portable media and how it's used. "DVDs, CDs and USB 'flash drives' are more susceptible to loss or theft," he explains. "So are smartphones, MP3 players and other personal electronic devices with hard drives that 'sync' with computers. Only

allow encrypted data to be downloaded to portable devices."

A simple step Ribble suggests is the use of stronger passwords. "This may seem like a no-brainer, but it's a real problem," he says. "If a password is a common word, or something that can be guessed based on public information, consider changing it to something more difficult to crack."

#### Building cyber into the sale

"If agents and brokers want to grow their business, they need to invest some time into learning the cyber products and the available coverage in the marketplace," explains Kouns. "Many brokers still seem afraid of the line due to the complexity, but once they start working on it, they'll find it's worth the investment of time.

"The hardest part is making sure they understand the offerings from each of the different carriers and are able to map that to their insured's exposure profile," he adds. "If they are concerned and not sure where to start, they can attend CE classes, various cyber liability conferences offered throughout the year, or find a partner to work with that can help with the education process."

Rickabaugh agrees that awareness is critical. "Agents need to understand the exposures and the various products available to respond," he says. "The interesting thing to note is that insurance agents, in particular, tend to understand the cyber exposure related to data breaches, given the business they themselves are in."

Schneider says, "I view my role as an educator. Many agents and brokers are familiar with the problem, but don't know enough about the available solutions. I've been sharing my knowledge by conducting CE seminars in our agents' offices. Information in this area is growing quickly and moving in many directions. Sharing resources with our clients is the path to growth."

Ribble adds, "If agents and brokers have the knowledge and possess some basic skills, they'll be able to grow their business with cyber. It depends on the industry group; for some groups, like high tech, cyber is more expensive. But even with mainstream business, agents and brokers can make money."

#### The author

Dave Willis is a New Hampshire-based insurance freelance writer and regular Rough Notes magazine contributor.



#### Opening up the London Market

If you would like to meet any of our delegates at the TMPAA Mid-Year Meeting, please contact Richard Hodge Cell: +44 (0)7971 501 732 Email: richard.hodge@tysers.com

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You have a voice in the organizations our funds support. The TMPAA Charities Board is accepting funding applications submitted by TMPAA members to choose our beneficiaries. Funding requests must fall into the areas of education and business incubation. Please contact the Association to request the proposal document and support a charity in your community. Grants will be awarded at the end of each year.

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- 3 The garage Community & Youth Center—After school mentoring program for at-risk youth
- 4 u nited Military Care Inc.-Work force reintegration support for military families

Since its inception, TMPAA Charities has provided over \$75,000 dollars in grants to organizations selected by Association members and approved by the Charities Board. In addition, your donations have also supported our "Packages from Home" initiative that provided almost 500 care packages and letters to our men and women serving in Iraq and Afghanistan. Our initial investments in the micro loan organization, KIVA, has allowed us to support hundreds of small businesses in the developing world and now in the US.

TMPAA Charities is shifting its "Packages from Home" initiative for this event and focusing instead on our troops returning from active service. Stop by the **OPERATION WELCOME HOME MARYLAND** table and put together a package during the meeting.



## TMPAA 2014 Mid Year Meeting THANK YOU TO OUR SPONSORS

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At York Programs we understand programs better than anyone else because that's all we do. We don't have to tailor our claims, risk control and alternative risk solutions to programs because we developed them specifically for programs in the first place.

From a dedicated division to your dedicated team of experts...York Programs is the partner you need for the results you want.



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## WE SHARE YOUR PASSION FOR BUILDING SUCCESSFUL PROGRAMS.

When you're passionate about what you do and the industries you serve, you want a carrier that is just as passionate. Zurich has been committed to programs for more than 50 years serving some of the most unique and specialized market segments. And because they understand programs, they can best help you protect the businesses you serve while helping you grow. zurichna.com/programs





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## **MARTIN & COMPANY**

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## **OVERVIEW OF COMPANY**

Martin & Company is a nationally recognized consulting firm with over 175 years of industry experience at our senior management level. Our niche is assisting carriers and program administrators with getting their products to market faster. We provide assistance with actuarial support, product launches and target market research. Our unique company model was engineered to handle your rate, rule and form filings from initial development to approval. Our competitive intelligence team is the best in the industry and can assist you with any request. Some of our proprietary products include FilingsDirect.com, Bureau Monitoring, Rate Tracker and The Professional Liability Report. See Products & Services below for key business units.

## **PRODUCTS & SERVICES**

- Product Development (Policy Forms, Rating Plans and Rules)
- Actuarial Consulting
- Program Launches
- Compliance & Regulatory
- State Filing Services
- Competitive Intelligence
- Company Licensing & Expansion

\*RECOGNIZED AS A LEADER IN MARKET INTELLIGENCE



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## **OVERVIEW OF COMPANY**

Milliman is among the world's largest independent actuarial and consulting firms with over 50 offices throughout the world including 30 within the U.S. We are in the business of evaluating risk and the opportunities involved in evaluating risk in the property-casualty, life, health and employee benefit fields. Milliman works with program managers, insurance/reinsurance companies, governments and self-insureds. We take great pride in our professionalism and independence and will custom design our analysis to meet the needs of your program. We are a proud sponsor and subject matter expert of the Target University Actuarial course. An additional contact is Derek Jones at derek.jones@milliman.com Ph: 646-473-3416

## **PRODUCTS & SERVICES**

Milliman's analysis of your program's loss experience, including predictive analytics, can assist you in understanding the drivers of profitability and in obtaining insurance and reinsurance company support for your program. If the program is in a separate insurance company or captive cell, loss reserve projections may be needed for financial reporting and an actuarial reserve opinion may be required. In addition to the actuarial services, Milliman consultants can provide assistance with product design, enterprise risk management, claim reviews, business planning, and claim and underwriting operational reviews.



## **PERR&KNIGHT**

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## **OVERVIEW OF COMPANY**

Perr&Knight is focused on speed-to-market initiatives for our clients. We are a leading provider of insurance support services and a strategic resource that companies utilize to reduce their fixed costs while increasing the efficiency and value of their insurance operations. Our services include Actuarial Consulting, Competitive Intelligence, Data Services, Insurance Technology, Regulatory Compliance, and Risk Services, including Captive Management. We work with insurance carriers, program administrators, managing general agents, brokers, self-insureds, public entities, and other intermediaries located throughout the United States and abroad.

## **PRODUCTS & SERVICES**

- RateFilings.com, the largest database of competitor filings nationwide
- Over 35 actuaries and regulatory compliance consultants who specialize in pricing insurance products, developing forms, and licensing producers
- A state filings group that is the largest provider of rate, rule and form filing services in the country
- Proven capabilities to optimize critical insurance operations, including insurance technology consulting, statistical reporting, and monitoring of circulars and publications
- A comprehensive risk management suite of services, including full back-office services for captives



## AMERICAN CLAIMS MANAGEMENT

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## **OVERVIEW OF COMPANY**

Since 1988, American Claims Management (ACM) has been an independent national third party claims administrator specializing in both commercial and personal lines. ACM leverages a 225+ person team of experienced claim professionals with innovative technology to achieve industry leading results that lower our clients' overall loss costs.

## **PRODUCTS & SERVICES**

Commercial Services: Auto, Property, Contractors Liability/Construction Defect, Difference in Conditions, General Liability, Inland Marine, Product and Premises Liability, Professional Liability, Property Adjusting, Public Entity and Workers' Compensation. | Personal Services: Homeowners, Personal Auto, Personal Motorcycle and Residential Earthquake. | Services: Claims Administration, Data Management, Claim Auditing and Cost Containment.



### **CARL WARREN & COMPANY**

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## **COMPANY CONTACT**

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## **OVERVIEW OF COMPANY**

Carl Warren & Company is proudly celebrating its 70th anniversary! We are a national, employee-owned Third Party Claims Administrator that specializes in managing the claims and subrogation processes for program administrators, carriers, private corporations and public entities. By aligning our processes with our partners and clients' goals, we both achieve superior results and reduce the total cost of risk through our experienced staff, innovation and cost-effective approach.

## **PRODUCTS & SERVICES**

Third Party Claims Administration, Program Administration, Litigation Management & Subrogation. We have expertise in the following areas: General Liability, Automobile Liability, Workers' Compensation, Construction Defect, Property, Professional Liability, Products Liability, Wrongful Acts & Employment Practices.



## ENGLE MARTIN & ASSOCIATES, INC.

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## **OVERVIEW OF COMPANY**

Engle Martin & Associates, Inc. is a national multi-line third-party administrator (TPA) and loss adjusting company. Engle Martin is privately held and led by working partners involved in day-to-day business activities, resulting in quick decision making and innovative, tailored claims solutions. The firm is committed to meeting the ever-changing demands of the insurance industry and to delivering consistent, quality claims service. Engle Martin Claims Administrative Service's internal controls are certified as SSAE 16 Type II compliant.

## **PRODUCTS & SERVICES**

Engle Martin & Associates, Inc. provides comprehensive property and casualty third-party administration (TPA) and loss adjusting services including: Commercial Property, Casualty, Transportation, Subrogation and Recovery, Specialty Lines, and Litigation Management. The firm delivers services to Program Administrators, Captive Managers, Insurance Carriers and Self-Insured Entities. Engle Martin offers 24/7 online access to claims data, customized loss run reports, client audits, and dedicated adjusters matched with each program based on client industry and unique business needs.



## GALLAGHER BASSETT SERVICES, INC.

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## **OVERVIEW OF COMPANY**

In today's world of Risk Management, success depends on going beyond the expressed needs of a customer and concentrating on the basic needs of people. We at Gallagher Bassett partner with our clients to give their people the service, dignity, care and results they deserve in a TPA - superior outcomes, unsurpassed claims handling, customized solutions and quality worldwide.

### **PRODUCTS & SERVICES**

Services offered: Claims Management, Information Management, Medical Cost Containment (Managed Care), Consultative Services (Risk Control Consulting, Appraisal Services).

Product Lines: Workers Compensation, Liability (Auto, General, Products and Professional), Property, Integrated Disability Management, Longshoreman and Jones Act, Non-subscriber.



## INNOVATIVE CLAIMS SERVICE, LLC

3830 Washington Blvd., Suite 117 St. Louis, MO 63108 www.innovativeclaims.com

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## **OVERVIEW OF COMPANY**

ICS is the LEADER in Claims Logistics, combining processes and technology used to streamline the claim's DETAILS...moving assets, information and people through the life of the claim. We integrate seamlessly into our client's current claim handling procedures allowing their adjusters to focus on the critical claim management decisions freeing them from associated administrative task required. The measurable result: adjusters handle more claims with greater efficiency and effectiveness, reduce exprenses, increased salvage returns, and high customer satisfaction.

## **PRODUCTS & SERVICES**

We support the claim from both ends of the process. The investigation phase is supported by; AssignMNT (Vendor Management & Assignment), Asset Valuation/Actual Cash Value, and Recovery Towing & Storage (RTS) (Minimizing expenses). We also support the Asset Management phase through our SettleMNT (Document & Check Exchange Facilitation), Title Services (Title processing per state requirements) and Salvage Services (Maximized Value). Beyond our specific Claim Logistics services, we provide process improvement consulting to maximize claim processing performance.



## **MEDCOR**

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## **OVERVIEW OF COMPANY**

Medcor, founded in 1984, provides clinical interventions and management services to help companies reduce their health-care costs and improve health outcomes. Medcor provides its services located on-site in large client locations or telephonically for smaller locations. Medcor was the inventor of 24/7 occupational injury Triage and has many Fortune 100 companies as well as single owner firms as clients. With over 1.1 million calls handled, Medcor is the premier provider of Triage nationwide.

## **PRODUCTS & SERVICES**

Medcor's 24/7 Occupational Injury Telephone Triage Service

Medcor provides clinical counsel at point of injury incident that helps program administrators and insurance companies reduce their workers compensation claims, reduce the expenses associated and improve the profitability of the workers compensation line of business. Medcor provides its services with staff (Registered Nurses), expert systems, and patented software that allows injured workers to get immediate counsel for workplace injuries - delivering this counsel telephonically 24/7/365.

By intervening at the moment an injury occurs Medcor can determine the severity of each case as well as the best course of action for its immediate treatment. With this approach, unnecessary treatments, claims, and costs are avoided, while required treatments are obtained right away.



## NORTH AMERICAN RISK SERVICES, INC.

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## **OVERVIEW OF COMPANY**

North American Risk Services, Inc. (NARS) is a national third-party claims administrator that is dedicated to producing the best possible results for our clients. Founded in 1996, we handle claims for insurers, brokerages, managing general agencies, reinsurers, liquidation bureaus, self-insured funds and entities. Our claims professionals are among the industry's most experienced and our technology is unsurpassed. Through our people, technology, workflows, and protocols, we are committed to providing the best claims administration and management available.

## **PRODUCTS & SERVICES**

NARS maintains the philosophy that our people are our most valuable resource. Our senior level adjusters have experience handling all types of claims in every jurisdiction in the United States. We have dedicated units for Workers' Compensation, Transportation, General and Professional Liability, Construction Defect, Commercial Property, and Homeowners claims, as well as dedicated Recovery, Special Investigation, Quality Assurance and Compliance departments. We also provide expertise in Catastrophe Management.

## PARADIGM

## OUTCOMES

## **PARADIGM OUTCOMES**

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## **OVERVIEW OF COMPANY**

Paradigm Outcomes is the nation's leading provider of catastrophic and pain case management services. Their proprietary methodology ensures the best care by the best providers and delivers improved clinical results along with significant savings for workers' compensation carriers and program administrators. Paradigm is the only company to offer financial and medical outcome guarantees for acute claims. Paradigm caps its clients' medical cost exposure, shares the risk, and offers financial certainty on the most volatile cases.

## **PRODUCTS & SERVICES**

- Outcome Plans for acute catastrophic injuries such as traumatic brain injuries, spinal cord injuries, multiple traumas, amputations and burns.
- Complex Large Loss Plans for legacy cases with persisting conditions such as chronic wounds, repeated hospitalizations and escalating medical needs.
- Pain Management for emerging or chronic pain conditions including fibromyalgia, failed back syndrome and 30+ other pain diagnoses.
- Portfolio Medical Management for guaranteed reserve reductions on an entire portfolio of complex large losses and pain claims.



## **RAPHAEL AND ASSOCIATES**

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## **OVERVIEW OF COMPANY**

Raphael and Associates is a Third Party Administrator and claims adjusting company based out of Rutherford, New Jersey. We have additional offices in New Jersey, New York, Pennsylvania, Alabama, Florida, Georgia, and Michigan. Since 1978, Raphael & Associates has provided claims administration and claim adjusting services across all lines of business that have exceeded the expectations of our clients.

## **PRODUCTS & SERVICES**

Our services are extremely flexible. We will follow your specific handling instructions and guidelines or conduct full and complete adjustments... the choice is yours. We have licensed and highly trained adjusters that are experienced in the following areas; Commercial/Homeowners Prop & Liab., General Liability, Professional Liab., Cargo, Auto/Truck Liab. & Appraisals, Intermodal Trans., Ocean & Inland Marine, Liquor Liab., Garage Keepers Liab, Saddle Animal, Special Events Liab., Mobile Homes, Jewelers Block, E&O, Subrogation Recovery, WC, Motor Freight and Long Haul.



## REPUBLIC CAPITAL CLAIMS ADMINISTRATORS, INC.

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## **COMPANY CONTACTS**

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## **OVERVIEW OF COMPANY**

Republic Capital Claims Administration, Inc., RCCA, was formed to offer an innovative, strategic approach to workers' compensation claims administration unique in the marketplace today.

RCCA's Strategic Claims Management Approach; define and create customized claim service functions with the expected value added for your unique program, define and develop successful outcome measurements, define and develop relevant communication and data-sharing methods.

RCCA understands the dedication and commitment needed to accomplish best claim outcomes within the California workers compensation system.

## **PRODUCTS & SERVICES**

California workers' compensation claims administration, including managed mare, MPN offerings, proprietary medical bill review software, medical bill reviews and audits, utilization review, lien negotiation and litigation services, and Medicare Secondary Payer services.

Our management team has extensive experience with insurance carriers and program business for all classes of employers and exposures.



## **SEDGWICK**

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## **OVERVIEW OF COMPANY**

Sedgwick Claims Management Services, Inc. is the leading North American provider of technology-enabled claims and productivity management solutions. Sedgwick and its affiliated companies deliver cost-effective claims, productivity, managed care, risk consulting, and other services to clients through the expertise of more than 11,000 colleagues in some 200 offices located in the U.S.

## **PRODUCTS & SERVICES**

Sedgwick specializes in workers' compensation; disability, FMLA, and other employee absence; managed care; general, automobile, and professional liability; warranty and credit card claims services; fraud and investigation; structured settlements; and Medicare compliance solutions. Sedgwick and its affiliates design and implement customized programs based on proven practices and advanced technology that exceed client expectations.



## TRISTAR RISK MANAGEMENT

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## **OVERVIEW OF COMPANY**

Since 1987, TRISTAR, the largest privately-held TPA in the P&C industry, provides claims administration, risk control, managed care and benefit administration services. Through our 44 offices nationwide, we manage claims on behalf of captives, program managers, insurance companies, reinsurers and self-insured corporations and public entities. We combine proven claim fundamentals with flexibility and freedom to customize. Our comprehensive approach is designed to support your long term success. TRISTAR – transforming risk into opportunity.

## **PRODUCTS & SERVICES**

TRISTAR offers a wide array of services, both bundled and unbundled, all focused on reducing customer loss costs. These services include: Claims Management, Workers' Compensation, General Liability, Auto Liability, Professional Liability, Property Liability, Bill Review, Case Management, Risk Control, Litigation Management, Special Investigations, Subrogation, and Risk Management Information Systems.

## vrs**>>vericlaim**

## **VERICLAIM, INC.**

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## **OVERVIEW OF COMPANY**

vrs vericlaim provides unsurpassed adjusting and claims management services to the risk management and insurance communities. Our comprehensive, customized and proactive approach enables our clients to experience better, faster and more consistent claims settlements, as well as reduced loss expenses. Insurers, reinsurers, wholesale brokers, captives, corporations and brokers rely on vrs vericlaim to deliver quality services to their own clients. We have over 140 office locations in the US, and membership in vrs adjusters, the world's premier global loss adjusting organization.

## **PRODUCTS & SERVICES**

An SOC1 compliant TPA, vrs vericlaim provides comprehensive, highly customized claims management services. Our ability to insource field investigations enables us to drive down a client's total cost of program administration, while still maintaining quality service. Our account management teams work as accountable extensions of each client's overall claims management effort, providing proactive, results-oriented claims administration and adjusting. The VeriClaim Claims Management Division handles the following industries and specializations: Property, General Liability, Professional Liability, Auto Liability, Products Liability, Subrogation and Litigation Management.



## WESTERN LITIGATION, INC.

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## **COMPANY CONTACT**

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### **OVERVIEW OF COMPANY**

Western Litigation, Inc. (f/k/a PCM) ("WLI") provides comprehensive claims, litigation management and program development services throughout North America. WLI specializes in professional liability and other specialty lines programs for MGAs, insurance and reinsurance companies as well as self insured corporations, public entities, insurance pools and captives.

## **PRODUCTS & SERVICES**

WLI is a full service Third Party Administrator providing superior legal and technical knowledge to program administrators. We offer claims, litigation management and Program Administration Services. Complex programs we handle include: Health Care Liability, Private Detention Professional & General Liability, Insurance Agents Errors and Omissions, Home Inspector Errors and Omissions, Architects and Engineers Errors and Omissions, Miscellaneous Professional Errors and Omissions, Employment Practices Liability.



## YORK PROGRAMS

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## **OVERVIEW OF COMPANY**

York, headquartered in Parsippany, NJ, is a premier provider of claims and risk management services to insurance carriers, program administrators, managing general agents, brokers, self-insureds, public entities and pools throughout the United States. Ranked nationally as the number 3 third-party administrator (TPA) based on annual revenue, York enjoys a loyal and growing client base and manages more than \$1 billion in reserves.

## **PRODUCTS & SERVICES**

York Programs utilizes experienced claims adjusters, skilled in handling first dollar claims, to help protect the profitability of more than 300 industry-specific niche programs. York also provides important ancillary services including risk control, policy issuance, subrogation, premium audit, catastrophe response and independent field adjusting. Clients enjoy access to their claims data through FOCUS, powerful, yet easy-to-use customer interface that allows them to view the risk information, analytics and a library of reports as well as create custom dashboards/reports. FOCUS supports York's commitment to quality claims handling, proactive communication, transparent evaluation of claims and partnership with our clients.



## **COST FINANCIAL GROUP, INC.**

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## **OVERVIEW OF COMPANY**

COST Financial Group, Inc., based near St. Louis, Missouri, was founded in 1989 and is the industry leader in providing premium finance company management services for agencies, agency groups, insurance companies, and wholesalers/MGAs who want to earn the profit from the financing they arrange. Our experience, technology, and expertise have enabled hundreds of clients to enjoy the benefits of owning their own premium finance company while COST manages their personal and commercial lines finance business.

## **PRODUCTS & SERVICES**

COST Financial Group, Inc. manages and operates insurance premium finance companies for clients nationwide. The COST Program<sup>™</sup> enables you to focus on your core business – running your insurance agency or company – while increasing profits, improving customer service, controlling the finance process, enhancing market value, creating a profit center for your business, and adding to your bottom line with no extra staff or fixed expense—while we do all the work!



## **DOWLING HALES**

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## **OVERVIEW OF COMPANY**

Dowling Hales is one of the oldest and most experienced advisory and investment banking firms specializing in the insurance industry. Founded in 1972, Dowling Hales is focused on providing advice to middle-market insurers, retail brokers, wholesale brokers, MGAs, TPAs, premium finance companies and other insurance related firms. Dowling Hales ranked No. 1 among advisors on insurance related transactions for 6 of the 7 past years.

## **PRODUCTS & SERVICES**

Dowling Hales offers a wide range of services including:

Sell-side transaction services

Buy-side transaction services

Private placements of equity and debt

Due diligence

**Valuations** 

Succession planning/strategic planning



A WINTRUST COMPANY

## FIRST INSURANCE FUNDING

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## **OVERVIEW OF COMPANY**

For close to 25 years, FIRST Insurance Funding has offered industry-leading premium finance services. Backed by our parent, Wintrust Financial, FIRST manages over \$5 Billion in P&C and Life Insurance premium loans in the U.S. and Canada. We also finance many captives and RRG's and can fully integrate with specialty type programs. Our complete financial solutions fit organizations of all types and sizes – we can easily design a program to suit your unique needs.

## **PRODUCTS & SERVICES**

- •FIRSTDirect Customized Billing and Collecting Services
- •FIRST Life Insurance Funding
- •Agency Training and Development Program
- •Agency Perpetuation/Acquisition/Lines of Credit
- •Complete Treasury Management Solutions through Wintrust Financial
- •Premium Finance Services including e-signature and paperless contract submission
- •And more!



## **IMPERIAL PFS**

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## **COMPANY CONTACT**

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## **OVERVIEW OF COMPANY**

Imperial PFS is The Natural Choice® for premium financing, offering solutions for the commercial and personal insurance industry. For over 35 years, we have built solid relationships with our agency partners. Together, we've developed innovative services and flexible programs that provide additional resources to grow your business.

## **PRODUCTS & SERVICES**

The Imperial PFS Advantage:

- Flexible terms and fixed rate for length of loan
- Low minimum amount financed and no maximum
- Payment options including an online ACH or credit card payment, check by mail, automatic debit, IVR phone payment and more
- Online quoting and ease with account management



## **OAK STREET FUNDING**

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## **OVERVIEW OF COMPANY**

Oak Street Funding, a lender that provides financing exclusively to insurance professionals, understands the nature of intangible assets and unique financing opportunities. After lending hundreds of millions of dollars to the insurance industry, we have a strong track record in successful loans and 100 collective years of experience with carriers, reinsurers, program administrators, retail agencies, MGAs and wholesalers. Oak Street Funding's large loans and expertise in terms, conditions and covenants can help craft the right debt structure for your capital needs. Contact us to see recent transactions and learn about financing options.

## **PRODUCTS & SERVICES**

Custom financing:

- · Acquisition loans
- Succession loans
- Management recapitalizations
- Lines of credit
- Interest-only loans
- Working capital loans



## PREMIUM ASSIGNMENT CORPORATION/STRH

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## **OVERVIEW OF COMPANY**

Premium Assignment Corporation (PAC) is a wholly owned subsidiary of SunTrust Banks, Inc. SunTrust, with total assets of \$172.4 billion is one of the largest bank holding companies in the nation. Our funding for loans is 100% provided by SunTrust Banks. PAC has specialized in meeting the insurance premium financing needs of insurance clients since 1961. PAC is the fourth largest premium finance company in the nation. We look forward to assisting you.

## **PRODUCTS & SERVICES**

As a nationally licensed premium finance company, we offer our services to all retail insurance agents and or brokers though out the U.S. PAC has the ability to design special programs for Managing General Agents as well. Our automation services to our clients are some of the absolute best within our industry.



## STERNE AGEE & LEACH, INC.

277 Park Avenue, 24th Floor New York, NY 10172

Ph: 347-957 2772 www.sterneagee.com

## **COMPANY CONTACT**

**Bill Yankus** P 347-957-2772 byankus@sterneagee.com

## **OVERVIEW OF COMPANY**

Founded in 1901, Sterne Agee is one of the oldest and largest privately-owned investment banking firms in the country, employing 1,300 professionals in 47 offices in 22 states. We are a nationwide, full service investment banking and brokerage firm, headquartered in Birmingham, AL. Our equities operation has approximately 80 institutional sales/trading professionals, while our fixed income business houses over 200 institutional sales/trading professionals. Our team of research analysts covers insurance companies along with many other financial institutions, in both the equities and fixed income divisions. Our retail brokerage division includes approximately 450 financial advisors and over 3,000 correspondent reps.

## **PRODUCTS & SERVICES**

Our investment banking division provides: 1) Buy Side Advisory 2) Sell Side Advisory 3) Fairness Opinions 4) Restructuring Advice 5) Full service capital raising capabilities in both the equity and fixed income markets. Our dedicated Financial Institutions team has extensive experience and expertise developed at both bulge bracket firms and FIG boutiques. In 2012, Sterne Agee completed 48 transactions, including M&A, equity and debt financing.



## WEISERMAZARS LLP

135 W 50th Street New York, NY 10020

Ph: 212-812-7000 www.WeiserMazars.com

## **COMPANY CONTACTS**

Alex Unterkoefler P 212-375-6690 Alex.Unterkoefler@WeiserMazars.com Scott Parker P 212-375-6796 Scott.Parker@WeiserMazars.com

## **OVERVIEW OF COMPANY**

WeiserMazars provides insight and specialized experience in accounting, tax and advisory services. Since 1921, our skilled professionals have leveraged technical expertise and industry familiarity to create customized solutions to client challenges.

As the independent U.S. member firm of Mazars Group our global reach includes nearly 14,000 professionals in more than 70 countries.

## **PRODUCTS & SERVICES**

The WeiserMazars Consulting team assists and advises private and public organizations on how to best align their companies with organizational strategy and to enhance global performance through successful transformation. Based in C-level executive experience, we provide clients with a cost-effective blend of consulting, accounting, actuarial, auditing, claims, tax, technology and business process expertise that includes disciplined project management, sound methodologies, and extensive quality assurance.



## MIS INSURANCE SERVICES

158 Lookout Place, Suite 201 Maitland, FL 32751

Ph: 866-694-2094 www.misinservices.com

### **COMPANY CONTACT**

**Kris George** P 407-209-3300 kgeorge@misinservices.com

## **OVERVIEW OF COMPANY**

Founded in 1998, MIS Insurance Services is an insurance software and services provider to Carriers, Program Managers and Managing General Agents. We specialize in providing customized software solutions that provide an integrated suite of web based Back Office Services for the Commercial P&C Insurance Market. Call or email us for a demo.

## **PRODUCTS & SERVICES**

Customizable web applications for real-time underwrite, rate, quote, bind and bill capabilities via "MIS FasQuote." Best of breed Rating and Policy Administration Systems integrated with web based billing solution which provides on line access to Carriers, Agents and Insureds. Document Management Solutions via "ADI" and "MIS INSIGHT" our web based Business Analytics Tool that is specific to your data for insightful views of your business to improve underwriting risk selection with fast easy to use analytics and dynamic dashboards that you develop.



## **RESOURCE PRO**

1180 Ave. of the Americas, 16th Fl New York, NY 10036 Ph: 888-5-RSPLLC www.resourcepro.com

## **COMPANY CONTACTS**

**K. Patrick Armstrong** P 212-297-9271 patrick@resourcepro.com **Donna Rose** P 212-297-7154 donna@resourcepro.com

## **OVERVIEW OF COMPANY**

ReSource Pro is the premier provider of business processing solutions to the insurance industry. By delegating processing tasks to the specialists at ReSource Pro, you can free your team to focus on the work that you and your clients value most. We help your people do what counts.

## **PRODUCTS & SERVICES**

Insurance Process Outsourcing—Specialize in providing customized solutions designed to not only bend the cost curve down but to create new opportunities for increasing productivity rates and driving revenue growth.

Real-Time Support—Our "real-time" services allow you to have live access to your ReSource Pro team.

Peak Staffing—To support our clients during these peak periods, ReSource Pro provides seasonal staffing so that clients can scale up or down as their business needs change.

Productivity Pro—Developed a proven process improvement methodology by tailoring Lean Six Sigma concepts to the insurance industry.



## SUPPORTIVE INSURANCE SERVICES

2735 Washington Avenue Vincennes, IN 4591 www.SupportiveIS.com

## **COMPANY CONTACTS**

**Jeff Brinkmann** P 317-257-5734 jabrinkmann@supportiveis.com

**Barb Donnar** badonnar@supportiveis.com

## **OVERVIEW OF COMPANY**

We work with agents, agencies, adjusters, surplus lines brokers and insurance companies to obtain and maintain licenses across the country. Our staff averages 20 years of insurance experience. We minimize the time and effort needed to fulfill your licensing needs.

Customer service is our top priority. When you call, you speak directly with one of our experienced representatives. Our service orientation assures your licensing is complete and up to date.

## **PRODUCTS & SERVICES**

For new licensing, we prepare your licensing paperwork, obtain all necessary certifications, file corporate registrations, coordinate registered agent services and follow-up to ensure time approval of your licensing with respective states.

Our maintenance services provide on-line, password protected access to your licensing information, notification of upcoming license renewals, process license renewals on your behalf, track continuing education, request duplicate licenses, change addresses and much, much more.



## **BERKLEY RISK**

222 South Ninth Street Minneapolis, MN 55402 Pb: 612 766 3000

Ph: 612-766-3000 www.berkleyrisk.com

## **COMPANY CONTACTS**

Mike Murdock P 612-766-3800 mmurdock@berkleyrisk.com Jon Paulsen P 612-766-3347 ipaulsen@berkleyrisk.com

## **OVERVIEW OF COMPANY**

Berkley Risk has 30 years of experience managing program business for domestic and international carriers. Our client-focused approach to claim-handling ensures we meet the needs of your MGA/U while hitting your total loss cost targets and delivering a hassle-free TPA experience for your staff.

Our best practices target results in three key performance areas including Total Loss Costs, control of Cycle Times and aggressive Litigation Management. We are a member-company of W. R. Berkley Corporation.

## **PRODUCTS & SERVICES**

Property and Liability, Commercial Auto, Heavy Equipment, Public Entity, Medical and Professional Liability, Inland Marine, Construction Defect and Product Liability claims for Captives, Self-Insured Groups, Large Deductibles, Specialty Insurance Plans, Risk Retention Groups.

We provide Transaction Systems, Network and Data Access, GAAP and Statutory Financial Accounting, Insurance and Reinsurance Risk Transference, Loss Control and Safety Consulting, Regulatory Compliance, Risk Management Consulting, Statistical Analysis, Underwriting, Rating and Policy Issuance and Catastrophic Care Coordination.



## **BILL IT NOW**

70 Essex Road Westbrook, CT 06498

Ph: 203-623-3045 www.billitnow.com

## **COMPANY CONTACT**

**Chris Smith** P 203-623-3045 chriss@billitnow.com

## **OVERVIEW OF COMPANY**

Bill It Now is headquartered in Westbrook, Connecticut and has been providing billing service solutions to Insurance Carriers, MGAs, Program Administrators, and Captives for over 10 years. We are a third party billing administrator that is invisible to the insured, customizing everything from our website to all statements to match your company's branding. Our services support all aspects of your organization's billing needs. Our service is designed to handle your billing more efficiently and reduce your overhead at the same time.

## **PRODUCTS & SERVICES**

Bill It Now offers billing solutions for Direct Bill, Agency Bill, Monthly Reporting and Pay as you go. We provide the service, technology, website, system updates, staffing, customer support, secure lockbox, bank accounts, etc. We function as an application linked to your current website. This will enable your company to accept credit card and ACH payments and allow the Carrier, MGA, Broker or the insured to see the details of each policy. Our service also handles all reconciliation for your company.



## **INPUT 1, LLC**

6200 Canoga Avenue, Suite 400 Woodland Hills, CA 91367

Ph: 888-882-2554 x2135 www.input1.com

## **COMPANY CONTACT**

**Chris Farfaras** P 818-340-0030 x2135 cfarfaras@input1.com

## **OVERVIEW OF COMPANY**

Input 1 is a leading provider of products and services to the insurance industry with primary focus on the billing of property and casualty insurance premiums. We provide stability for the long run—with 30 years of consistent growth and a staff of over 100 devoted solely to providing billing software, outsourced bill servicing, and premium finance programs to a variety of clients located throughout North America.

## **PRODUCTS & SERVICES**

Input 1 provides unique services, including:

- Billing & Payment Services for installment billing, whereby Input 1 handles all or portions of the billing functions of an insurance company or program administrator
- Premium Finance Software for captive finance operations, allowing firms to run their premium finance companies in-house
- Fully integrated Point-of-Sale Financing Programs specifically tailored for program administrators and insurance companies that require no capital and can be implemented within days



## INTERNATIONAL INSURANCE CONSULTANTS, INC.

645 SE 10th Street Deerfield Beach, FL 33441

Ph: 954-421-0122 www.iicuri.com

## **COMPANY CONTACTS**

Ray Crowley P 954-421-0122 rc@iicuri.com

**Glenn Wootton** P 954-421-0122 gw@iicuri.com

## **OVERVIEW OF COMPANY**

International Insurance Consultants is an executive search firm established in 1981 that exclusively services the property and casualty insurance industry. We specialize in executive and technical searches. We have over 30 years working with Program Administrators, MGAs and Carriers in both admitted and non-admitted markets. We conduct confidential searches for our customers globally and are sought out for what are thought to be the most difficult positions to fill. Our staff are P&C insurance experts.

## **PRODUCTS & SERVICES**

We have an unparalleled understanding of the value of human capital and how to maximize its positive impact on your business. Our services include assistance with position development, responsibility review and analysis, job description creation and the identification of applicable professional requirements. We then partner with you and use our expansive experience and network, including a database that has close to 40,000 insurance professionals that have been personally engaged by our firm to maximize your hiring opportunity.



## ISLAND FINANCIAL INSURANCE | ASSOCIATES, INC.

424 29th St. NE. Suite E Puyallup, WA 98372 Ph: 253-770-0283

www.ifia-inc.com

## **COMPANY CONTACTS**

Gary Galeotti P 253-770-0283 ggaleotti@ifia-inc.com

**Ms. Chris Cuffe** P 253-770-0283 ccuffe@ifia-inc.com

## **OVERVIEW OF COMPANY**

Island Financial Insurance Associates, Inc. is the number 1 surplus line filing provider. We offer our filing service with agents/brokers/producers and program brokers in 40 states. We have been in business since 1996 and licensed as a nonresident surplus lines broker in 40 states.

SURPLUS LINE FILING IS OUR ONLY BUSINESS.

## **PRODUCTS & SERVICES**

Surplus Line filings in 40 states. Program administration and consultation.



## MYSTIC CAPITAL ADVISORS GROUP, LLC

165 Madison Avenue, Suite 402 New York, NY 10016 Ph: 212-251-0251 www.mysticcapital.com

## **COMPANY CONTACTS**

**Kevin Donoghue** P 212-251-0972 kpd@mysticcapital.com

**Mathew Klossner** P 212-251-0251 mklossner@mysticcapital.com

## **OVERVIEW OF COMPANY**

Mystic Capital provides a broad range of financial consulting services to the insurance and financial services industries. Founded in October 2001 by three former employees of Hartford Financial Services Group, Inc., the group has more than 60 years of experience in Mergers & Acquisitions. Our clients include: program administrators, insurance brokers, MGAs, MGUs, wholesalers, banks, insurance companies, private equity firms, reinsurers, reinsurance brokers, and third party administrators (TPAs). Mystic Capital has completed over 150 insurance industry transactions worth over \$1.8 billion in aggregate deal value since the inception of the firm. Mystic Capital also recently opened a London office to support our international clients.

## **PRODUCTS & SERVICES**

- Mergers & Acquisitions Advisory (Buyer and Seller)
- Perpetuation & Succession Planning
- Owner and Producer Compensation Plans
- Lender Advisory Services

- Due Diligence
- Business Valuations
- · Capital Raising



## **OVERLAND SOLUTIONS, INC.**

10975 Grandview Dr., Suite 400 Overland Park, KS 66210

Ph: 888-827-2118 www.olsi.net

## **COMPANY CONTACTS**

**Jason Baie** P 800-395-1570 x3177 jason.baie@olsi.net

Clint Pope P 800-352-4767 x6680 clint.pope@olsi.net

## **OVERVIEW OF COMPANY**

Overland Solutions offers true nationwide service with reliability and proven performance. No other company provides this reliability of service or can quickly adjust to fluctuations in work volume and staffing needs. From cost-conscious to cutting-edge technology and training, our company has an array of solutions that can minimize risk and maximize profit to your business requirements. We provide service to all 50 states as well as Canada, Puerto Rico and the Virgin Islands.

## **PRODUCTS & SERVICES**

With more than 85 years of proven experience, Overland Solutions, Inc. (OSI) offers meaningful underwriting support services specializing in premium audit services, loss control consulting, commercial inspection surveys and high value residential underwriting surveys. OSI provides both standard and custom information gathering services based on your specific needs. Each of our specialty areas can provide the right level of secure reporting and detail for your company.



## TRI-FIT BUSINESS DEVELOPMENT (FORMERLY AXIOM DEVELOPMENT)

130 Chalfant Road Glenmoore, PA 19343

Ph: 610-331-0610 www.TriFitBD.com

## **COMPANY CONTACT**

**Mike Shannon** P 610-331-0610 mike@trifitbd.com

## **OVERVIEW OF COMPANY**

TriFit Business Development has helped TMPAA members grow top-line revenue by improving the production skills of their underwriters since 2008. Are you tired of production underwriters "quoting and hoping", hiding behind e-mail, not taking responsibility for their personal revenue, or do you need help recruiting the next generation of Production U/W's? If yes, and you are ready to permanently improve the sales culture of your organization, let's meet at the conference.

## **PRODUCTS & SERVICES**

TriFit Business Development offers:

- A. An objective evaluation of your organization's sales effectiveness
- B. Custom development programs for both managers and producers/production underwriters using a "blended" learning model with both on-line and live training
- C. Systems and processes to track new business creating a predictive model for managing new business submissions and client relationships
- D. A turnkey recruiting program to assist in the addition of new producers and production underwriters



## **TYSERS**

**Beaufort House** 15 St. Botolph St. London EC3A 7EE www.tysers.com

## **COMPANY CONTACTS**

**Richard Hodge** P+44(0)-203-037-8253 richard.hodge@tysers.com

**David Soper** P+44(0)-203-037-8249 david.soper@tysers.com

## **OVERVIEW OF COMPANY**

Tysers was formed in 1820 and is one of the oldest surviving Lloyd's insurance brokers. Originally a family firm, it is now 100% employee owned. Headquartered in London with over 220 employees, Tysers currently places over \$700m of premium into the London and International Markets from a global client base. Tysers works closely with US based Program Administrators structuring programs suited to the London market and have been successful in setting up programs for a broad range of classes.

## **PRODUCTS & SERVICES**

We strive to exceed expectations through the quality of service and technical advice. In order to achieve this we operate with: short lines of communication, integrated teams of brokers and claims specialists, no pressure from external shareholders to cut corners or impose false economies allowing us to provide a consistent service. Our products include: Property, General Liability, Professional Indemnity, Accident, Health and Contingency, Transportation, Specialist classes including: Jewellers Block, Fine Art, Product Recall, Terrorism and Bloodstock.

## **VERTIBRANDS** VERTIBRANDS, INC.

1301 Wright's Lane East West Chester, PA 19380

Ph: 877-988-3784 www.vertibrands.com

## **COMPANY CONTACTS**

**Richard Look** P 877-988-3784 x280 rlook@vertibrands.com

**Lawrie Bolger** P 877-988-3784 x240 lbolger@vertibrands.com

## **OVERVIEW OF COMPANY**

Vertibrands is the leading insurance advertising and marketing firm for program managers and intermediaries. Our marketing strategists and creative specialists work hand-in-hand to provide you with innovative solutions to maximize your ROI. We keep up with the latest tools and our award-winning creative team has earned numerous TMPAA, IMCA and AAMGA awards for design, programming and overall campaign effectiveness.

Join the many program managers who turn to Vertibrands to improve their program promotions.

## **PRODUCTS & SERVICES**

- Branding—strategic planning, positioning and corporate identity
- Award-Winning Design—creative development
- Public Relations—media relations, news releases, feature articles and consulting
- Social Media—contact marketing, blogs, scheduling and reporting
- Marketing Automation—outbound emails to website tracking and behavioral marketing
- Interactive—website development, SEO and video development
- Conference Support—planning, budgeting, displays and sponsorships

## **PROGRAM BUSINESS SERVICES**



## **WILSON ELSER**

150 East 42nd Street New York, NY 10017 Pb: 212 490 3000

Ph: 212-490-3000 www.wilsonelser.com

## **COMPANY CONTACTS**

**Thomas W. Wilson, Jr.** P 212-915-5145 thomas.wilsonjr@wilsonelser.com

**Ryan Turner** P 212-915-6018 ryan.turner@wilsonelser.com

## **OVERVIEW OF COMPANY**

With nearly 800 attorneys in 24 offices throughout the U.S., Wilson Elser serves clients of all sizes, across multiple industries and around the world. Since our founding in 1978, we have forged a reputation as a formidable player in insurance coverage and defense. Our experience in this tightly regulated, cost-conscious industry has shaped a culture of accomplished professionalism and efficiency. Today, we offer first-class legal services, spanning the spectrum of litigation as well as business and financial transactions.

## **PRODUCTS & SERVICES**

We are recognized globally as a—if not the—leading law firm serving the insurance industry. We offer one of the industry's most comprehensive program management practices with combined experience, depth and resources that cannot easily be matched. We also provide the services of accomplished attorneys skilled at addressing the complex legal issues that accompany business and financial transactions and maintain a substantial and well-regarded Government Relations practice.



## **ADVISEN LTD.**

1430 Broadway, 8th Floor New York, NY 10018

Ph: 201-897-4800 www.advisen.com

### **COMPANY CONTACTS**

**Jeff Cohen** P 212-897-4820 jcohen@advisen.com

**Tanvi Devidayal** P 212-984-2769 tdevidayal@advisen.com

## **OVERVIEW OF COMPANY**

Advisen generates, integrates, analyzes and communicates unbiased, real-time insights for the global community of commercial insurance professionals. As a single source solution, Advisen helps the industry to more productively drive mission-critical decisions about pricing, loss experience, underwriting, marketing, transacting or purchasing commercial insurance.



## APPULATE, INC.

28348 Roadside Dr. #201 Agoura Hills, CA 91301 www.appulate.com

## **COMPANY CONTACTS**

**Kevin Kelly** P 818-717-7301 kkelly@appulate.com **Kathy Trimble** P 818-707-7301 ktrimble@appulate.com

## **OVERVIEW OF COMPANY**

Program Business is being modernized thanks to Appulate. Carriers and MGAs use Appulate to distribute their program to Retail Agents and make the submission process more effective. Appulate offers an agent portal with Rate / Quote automation as well as forms upload to make it easier to do business and improve the underwriting process.

## **PRODUCTS & SERVICES**

Appulate Uplink - Upload solution that bridges data from retail agency management systems to markets. Appulate A2X - Forms parsing solution used by Carriers, Brokers and GAs to convert forms they receive via email or fax into data.

Appulate Submission Management Portal - State of the art portal designed to give GAs and Carriers the ability to put their programs online.



## BLUE GOOSE TECHNOLOGY SOLUTIONS, INC.

9431 Island Point Road Sherrills Ford, NC 28673 Ph: 828-478-7381

Ph: 828-478-7381 www.bluegoose.us

### **COMPANY CONTACT**

**Keith Aderhold** P 828-478-7381 kaderhold@bluegoose.us

## **OVERVIEW OF COMPANY**

Blue Goose specializes in providing Program Managers, MGAs, and Wholesalers the "Next Generation" of Underwriting Workflow and Insurance Accounting solutions. We know Insurance and we understand how to optimize your Insurance processes for maximum efficiency from end-to-end. Our system is a .Net / SQL Policy Administration System with integrated Rules Based Underwriting Workflow that uses our unique ACORD Form Data Capture feature. You purchase only the modules you need and and we configure the system to meet your LOB and Carrier requirements.

## **PRODUCTS & SERVICES**

Rules Based Underwriting Workflow
Policy Issuance with Data Capture
Agent / Broker Portals
ACORD Form Data Capture
Insurance Billing and Accounting
Integrated Advanced Document Management
Configured to meet your LOB's and Carrier requirements



## **CLARIONDOOR**

4189 Carpinteria Avenue Carpinteria, CA 93013 Ph: 570-645-5050 www.clariondoor.com

### COMPANY CONTACT

**Patrick McCall** P 570-645-5050 pat.mccall@clariondoor.com

## **OVERVIEW OF COMPANY**

ClarionDoor delivers enterprise-class, web-based rating and quoting solutions to insurance organizations across all lines of business via the company's flagship product, Insured Rating. By embracing cloud technologies, industry standards and a Software-as-a-Service (SaaS) delivery model, ClarionDoor's experienced team of insurance and technology professionals helps insurance organizations quickly generate accurate, real-time insurance quotes and on-demand reports via Insured Rating's integrated analytics capabilities.

## **PRODUCTS & SERVICES**

Insured Rating is a modern, entirely web-based platform that provides all the tools and services necessary for rating all lines of business, algorithms, or transaction types. Our rating solution targets:

- Program Business
- Non-ISO / Custom Rating company specific rates, London contracts, etc.
- ISO Rating for 50 states



## CORELOGIC/RISKMETER ONLINE

125 Broad Street, 2nd Floor Boston, MA 02110

Ph: 800-746-7797 www.corelogic.com/industry/ insurance-solutions.aspx

## **COMPANY CONTACTS**

**Bradley Sherwin** P 857-246-6661 bsherwin@corelogic.com **Mike McCurley** P 747-220-6780

mmcurley@corelogic.com

## **OVERVIEW OF COMPANY**

RiskMeter Online is an on-demand insurance platform, delivering natural hazard risk data that empowers underwriters, agents and brokers to make quick and accurate property risk determinations.

## **PRODUCTS & SERVICES**

With over 30 natural hazard risk reports, RiskMeter Online goes beyond basic property risk mapping by providing comprehensive solutions with highly granular risk data to analyze your book of business—including capabilities to return hazard risk scores, catastrophe modeling (EQECAT), aggregate mapping and building characteristics.



## **COUNTERPOINT SOFTWARE, INC.**

1901 N. Lincoln Street Wilmington, DE 19806 www.counterpointsoftwareinc.com

## **COMPANY CONTACTS**

**Alan Yandziak** P 302-426-6500 alan@counterpointsoftwareinc.com **Ron Turochy** P 302-426-6500 ron@counterpointsoftwareinc.com

## **OVERVIEW OF COMPANY**

Counterpoint, a TMPAA member since 2001, provides cutting edge technology for Program Administrators, MGAs, and Carriers. Our web-based modular software drives sales through the convenience of 24/7 Internet access, and improves customer service and communication. Our solutions support the entire policy life cycle, from rules-based rating automation and underwriting, carrier referrals and overrides, policy administration, claims, billing, premium accounting, and document management. You can choose your own components, add more as you grow, and access them worldwide via any web browser.

## **PRODUCTS & SERVICES**

Since custom programs often require custom technology, Counterpoint offers flexible, modular solutions, deployed on your servers or our secure cloud. These include producer and consumer portals, quick quotes, apply-quote-bind with electronic payment and instant policy issuance, workflow inspired underwriting systems, automatic email renewals, tracking, reporting, document management, billing, premium accounting and remote carrier auditing. Optional services include technical and workflow assessment, hosting and marketing support.



## **DRAGONFLYWARE**

3711 S. Mopac Expy, Ste 350 Austin, TX 78746 Ph: 512-820-2591 www.dragonflyware.com

## **COMPANY CONTACTS**

Kristy Dark P 512-820-2591 kdark@dragonflyware.com Chris Quirk P 866-607-1467 x161 cquirk@dragonflyware.com

## **OVERVIEW OF COMPANY**

Since 2008, Dragonflyware has been a leading provider of property and casualty policy administration software. Dragonflyware's PolicyWire is a powerful, nimble and versatile web-based, rules-based policy administration software system. We're not your typical insurance software company. Our vision is to revolutionize the way you do business by providing an insurance software product built on the most modern, open-source technology that's affordable, reliable and that you'll actually enjoy using.

## **PRODUCTS & SERVICES**

PolicyWire is a complete policy administration system that allows you to quote, bind, endorse and renew your property and casualty insurance policies. PolicyWire also supports both internal and external users across multiple distribution channels. Both your underwriter and retail agent will use PolicyWire. By having one solution, PolicyWire simplifies and streamlines your business increasing your productivity and efficiency which ultimately makes your life easier.



## EPIC-PREMIER INSURANCE SOLUTIONS, INC.

4223 S. Pipkin Road Lakeland, FL 33811

Ph: 888-999-7736 www.epic-premier.com

## **COMPANY CONTACTS**

**Tony Mathewson** P 888-999-7736 x330 tmathewson@epic-premier.com **Mike Cross** P 888-999-7736 x240 mcross@epic-premier.com

## **OVERVIEW OF COMPANY**

Since 1996, Epic-Premier has delivered intelligent automation tools and services to the insurance industry. Our clients are entrepreneurial by nature, so their business requirements change quickly. This means their automation systems have to be agile. Our unique approach sets us apart; software is only part of the equation, having an insurance knowledgeable and capable service team balances it out. We enable our clients to work more efficiently, produce higher ROI, and provide better customer service.

## **PRODUCTS & SERVICES**

Epic-Premier offers the ConceptOne<sup>™</sup> suite providing a single-entry, fully integrated Policy, Accounting, Claims, Correspondence, and Document management solution for the insurance industry on desktop and mobile platforms. Our products have the flexibility to manage both up and down stream insurance business in the admitted and non-admitted E&S markets. The ConceptOne<sup>™</sup> Software Developers Kit (SDK) provides clients and third party vendors the ability to develop web portal applications based on ConceptOne's transaction processing engine.



## I-ENGINEERING, INC.

4 Armstrong Road Shelton, CT 06484 Ph: 203-402-0800 www.i-engineering.com

## **COMPANY CONTACTS**

Naval Kapoor P 203-402-0800 n.kapoor@i-engineering.com Chris Hiles P 636-236-9390 c.hiles@i-engineering.com

## **OVERVIEW OF COMPANY**

I-Engineering develops and markets integrated insurance solutions to provide your office with a modern, user-friendly working environment. We have created and implemented a sophisticated collection of cutting edge insurance software solutions catering to Wholesale Brokers, MGAs, Program Administrators and Carriers. The features and functionalitites of our products complete the automation of business processes and user management that are customized to a client's business workflow.

## **PRODUCTS & SERVICES**

Within our iNet Suite we have a wide range of solutions: iNet Insurance Manager, iNet Policy Manager, iNet Payment Manager, iNet Connect, iNet Premium Spider, and iNet Premium Comparator E&S. And for our London customers: iNet Coverholder and iNet Bordereaux Builder. Our agency management system solution, ALIS (It's all in one place!) includes: Business Manager, Policy Issuance and Management, Rating and Rule Engines, Workflow Management, Document Management, Accounting, Claims and Reporting, and Agent Portal.



## **INSTEC**

1811 Centre Point Circle Naperville, IL 60563 Ph: 630-955-9200 www.instec-corp.com

## **COMPANY CONTACTS**

**Samara Hamilton** P 630-799-6455 shamilton@instec-corp.com **Bill Akins** P 630-799-6490 bakins@instec-corp.com

## **OVERVIEW OF COMPANY**

Since 1982, Instec has empowered insurers and managing general agents to build highly specialized insurance products and programs from the ground up, get them to market faster than their competition, and scale with less impact to internal IT than they ever dreamed possible.

## **PRODUCTS & SERVICES**

Quicksolver's Policy Administration as a Service (PAaaS) solution is built on the backbone of rich bureau and customer-specific content, so no matter how unique the program, product, or coverage, Quicksolver clients never start from scratch. .NET and cloud based, Quicksolver is completely configurable, easily scalable, and poses almost no IT footprint. It empowers the industry's most successful program writers to quickly and easily create ground-breaking coverages that help them get and keep their competitive advantage.



Driving losses down

## INSURE LEARN, INC.

3811 N. 24th Street Phoenix, AZ 85016 www.insurelearn.com

## **COMPANY CONTACT**

**Steve Haws** P 602-956-6959 x25 steve@insurelearn.com

## **OVERVIEW OF COMPANY**

Based in Phoenix, AZ, Insure Learn has over 15 years experience developing engaging online training applications designed to reduce loss and grow your book of business. Insure Learn is the only company that works exclusively with Program Administrators, MGAs and Insurance Carriers to develop custom online training targeting program specific loss data and insured's work environments.

## **PRODUCTS & SERVICES**

Insure-Learn utilizes a targeted approach to loss control through online safety training. Working with Program Administrators to isolate top areas of loss and create short bite-sized courses focused on high incident and severity claims. Training is customized to the insured's work environment which is proven to be more effective in creating behavioral change. Targeted training tied together with an intuitive online learning portal provides 24/7 online access and distribution of training content along with management tracking and reporting.



## **INSURITY**

170 Huyshope Avenue Hartford, CT 06106

Ph: 866-476-2606 www.insurity.com

## COMPANY CONTACT

**Lani Cathey** P 480-767-2592 lani.cathey@insurity.com

## **OVERVIEW OF COMPANY**

Insurity provides policy administration, claims, billing and analytics software to more than 100 carriers – large and small, national or regional, commercial, personal, or specialty lines writers as well as MGAs. Insurity offers configuration options for all aspects of the insurance processing lifecycle. Our offering is a balance between rich content, flexible, modular deployment, robust tooling, and an array of optional services from hosting to regulatory compliance.

## **PRODUCTS & SERVICES**

Insurity's solutions provides the opportunity for Program Administrators to quickly introduce new lines of business to the marketplace through a rich set of content and flexible tools and service options to manage the policy administration lifecycle. Our product suite includes solutions for policy administration, billing, and claims as well as a robust solution that consolidates data from core systems to provide insurance companies with integrated intelligence and actionable insights for agile decision making.



## ISO/VERISK INSURANCE SOLUTIONS

545 Washington Blvd. Jersey City, NJ 07310 www.verisk.com/insurance

### **COMPANY CONTACTS**

**Jeffrey Lamboy** P 201-469-2407 jlamboy@iso.com

**Barry Radolan** P 201-673-1913 bradolan@iso.com

## **OVERVIEW OF COMPANY**

Verisk's flagship ISO unit is a leading source of information about risk. ISO combines more than 40 years of industry experience with hundreds of the industry's leading analytical and actuarial professionals. We offer risk assessment services and decision analytics for professionals throughout the property/casualty insurance industry.

## **PRODUCTS & SERVICES**

Our customers use our products and services to manage risk, enhance decision making, automate important parts of their information gathering, develop cost-effective loss control programs, and manage governance, compliance, and regulatory issues. We integrate our loss costs, updates, calculations, and predictive analytics seamlessly into our customers' systems, increasing our clients' speed to market.



### **NETRATE SYSTEMS**

3493 Woods Edge Drive Okemos, MI 48864

Ph: 866-541-4900 www.NetRate.com

## **COMPANY CONTACTS**

**Tom Rahl** P 517-347-4900 x113 trahl@netrate.com

**Rob Zuzula** P 517-347-4900 x115 rzuzula@netrate.com

## **OVERVIEW OF COMPANY**

NetRate Systems, Inc., located in Okemos, MI, opened in 1998, with a core of senior developers who all had a strong background in producing and supporting automated rating systems. Their expertise went into creating a robust, flexible, and powerful system for ISO-based Commercial Lines Rating focused on the program business marketplace. Our continuous system improvements have made our feature rich applications go-to solutions for TMPAA members in need of flexible, affordable and powerful ISO-based rating.

## **PRODUCTS & SERVICES**

Featured Products:

- NetRate ISO Commercial Lines Rating System: a highly configurable ISO-based rating engine that incorporates our fully maintained ISO rate and rule library for all the major ISO lines.
- NetSynergy: an a la carte offering of our web service applications that enables us or 3rd party vendors to provide customized web based solutions.
- NetPolicy Printing System: a rules based document generation system that automates the production of quote and policy documents.



## **NXTECH, INCORPORATED**

100 TechneCenter Drive, Suite 125 Milford, OH 45150

Ph: 513-943-0000 www.NxTechCorp.com

## **COMPANY CONTACTS**

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**Rex Fledderjohn** P 513-943-0000 x105 rfledderjohn@NxTechCorp.com

## **OVERVIEW OF COMPANY**

NxTech, Inc. is a leading P&C software and services provider that specializes in helping program administrators and carriers automate the exchange of data to submit and service business. With NxTech's proven solutions program administrators and carriers have been able to:

- Increase quote volume by as much as 40%, and get quotes to market faster.
- Attract agency partners by making it easy to do business.
- Reduce keystrokes by 98%, increasing data quality.
- Leverage existing system investments.

## **PRODUCTS & SERVICES**

Quote more, write more, with NxTech's Total Interface Solution™.

- Real time rating bridges between program administrator and carrier systems.
- Real time access to policy, claims and billing information.
- Agent portals to submit and service business.

Our team of professionals have unparalleled insurance, ACORD Standards and implementation expertise. Join NxTech and our clients in celebrating 10 years of successful implementations. Contact NxTech today to learn how we can help you grow your business.



## QUALCORP, INC.

27240 Turnberry Lane, Suite 200 Santa Clara, CA 91380

Ph: 888-367-6775 www.qualcorp.com

## **COMPANY CONTACTS**

**Kris Gillard** P 972-618-1660 kgillard@qualcorp.com

**Allen Beggs** P 888-367-6775 abeggs@qualcorp.com

## **OVERVIEW OF COMPANY**

QualCorp, Inc. has been serving the needs of the insurance industry since 1992. Our products are used to issue policies in all 50 states and throughout Canada.

## **PRODUCTS & SERVICES**

FormsPlus is a rating/policy issuance/administration solution. FormsPlus automates all lines of business – personal/commercial & Workers' Compensation policys and all of their subsequent transactions for any carrier in all 50 states.

QueryPlus is a reporting tool for agents using Vertafore/Applies Systems agency management systems.



## SPECIALIZED BUSINESS SOFTWARE, INC.

6325 Cochran Road, Unit 1 Solon, Ohio 44139

Ph: 866-328-4936

www.specializedbusinesssoftware.com

## **COMPANY CONTACT**

**Steve Wiser** P 440-542-9145 steve@specializedbusinesssoftware.com

## **OVERVIEW OF COMPANY**

Specialized Business Software, Inc is a developer of custom insurance software systems located in Cleveland, Ohio. Founded in 1999 to create insurance software systems for the mortgage industry as part of our family-owned MGA, we are now the leading independent insurance software provider for the specialty insurance industry. The software we create is fully owned by our clients and we have developed multiple systems for many different programs at both the agency and carrier levels.

## **PRODUCTS & SERVICES**

A typical SBS client has trouble fitting their insurance program into a packaged software system or they wish to use their technology as a proprietary advantage in the marketplace. We see many manual spreadsheet based programs and turn those into automated web systems with insured self-service built-in. Our extensive portfolio includes developing insurance systems for agencies and carriers that usually include: Policy Management, Rate-Quote-Bind, Business Process Automation, Insured Self-Service, and Document Management.



## **VIRTUAL MGA LTD.**

6500 River Place Boulevard Building 2, Suite 425 Austin, TX 78730 Ph: 512-582-8000

Ph: 512-582-8000 www.virtualmga.com

## **COMPANY CONTACTS**

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Matt Young P 512-582-8001 matt.young@virtualmga.com

## **OVERVIEW OF COMPANY**

Virtual MGA specializes in the facilitating the distribution of insurance products between underwriters and their trading partners. Virtual MGA is based in Austin, Texas with clients in the US, Canada, and the UK. The management team at Virtual MGA has its roots in insurance operations and the Virtual MGA platform was designed from an insurance professional perspective and is therefore intuitive for most insurance professionals.

## **PRODUCTS & SERVICES**

The Virtual MGA trading platform enables underwriters to distribute their insurance products on-line so that they can interact more efficiently with their producers. Examples of typical trading partner relationships are program managers with their retail trading partners or Lloyd's brokers and syndicates with their Coverholders. The on-line transaction platform provides all the functionality required to complete an insurance placement: rate, quote, negotiate, proposal, bind, policy issuance, endorsement processing, bordereaux production, contract management, aggregate tracking and capacity management.



## **VRC INSURANCE SYSTEMS**

32121 Lindero Canyon Road, Ste 100 Westlake Village, CA 91361 www.vrcis.com

## **COMPANY CONTACTS**

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**Kevin Paul** P 818-827-2172 kpaul@vrcis.com

## **OVERVIEW OF COMPANY**

Velocity is a premier information technology management platform that provides its users with rapidly deployable leading edge technology that does not require rocket scientists' credentials.

- Program administrators enjoy the flexibility, rapid response and outstanding performance to step up to today's ever changing environment.
- See why 5 of the top 10 international brokers rely on Velocity to handle their program business.
- Stop by our booth at TMPAA today.

Ask us how Velocity can increase your revenue by 50%.

## **PRODUCTS & SERVICES**

Products and services provided by Velocity are fully integrated and include:

Information management, rate, quote, policy issuance, document and image management, carrier interfaces, graphics dashboard reporting, web portal, application programming interfaces, scripting engine and web flows.

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## **SPECIALISTS IN:**

MERGERS & ACQUISITIONS, PERPETUATION PLANNING, BUSINESS VALUATIONS, AND STRATEGIC CONSULTING TO THE RETAIL AND WHOLESALE INSURANCE INDUSTRY



## FOR MORE INFO

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