

Insurance

BUSINESS AMERICA

IBAMAG.COM
ISSUE 6.06 | \$12.95

Elite

WOMEN



2018

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

CHANGE COMES TO THE NFIP

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

TAPPING INTO THE ENERGY MARKET

Despite the uncertainty around
oil prices, opportunity awaits
brokers in the energy sector

PRODUCERS ON TECHNOLOGY

Producers tell IBA
which tech tools they
can't live without



ELITE WOMEN 2018

Elite

WOMEN

★★★★★ 2018

ELITE WOMEN INDEX

NAME	PAGE	COMPANY
Acentria Insurance	52	Jessica Davis
Acentria Insurance	62	Mary Lawless
AHT Insurance	41	Tara Trout
AHT Insurance	30	Caren Huminski
AIG	36	Donna DeMaio
Alliant Insurance Services Inc.	48	Francesca D'Angelo
Alliant Insurance Services Inc.	57	Lori Ann Long
Alliant Insurance Services Inc.	52	Kristen Handel
Alliant/Mesirow Insurance Services Inc.	43	Amy Steinback
Aon Benfield	26	Catherine Mulligan
Aon MGA and Transaction Solutions	26	Allyson Coyne
Assurant	26	Barbara C. Bufkin
Atain Insurance Companies	32	Laura Bates
AXIS Re US	48	Tiina Caldara
AXIS Insurance	50	Janice Ratliff
Baldwin Krystyn Sherman Partners	50	Laura Sherman
Blue River Underwriters	58	Cricket Thomas
Breckenridge Insurance Group	36	Sonya O'Malley
Breckenridge Insurance Services	48	Victoria Dearing

NAME	PAGE	COMPANY
Brown & Riding	41	Anne Lund
Brown & Riding	58	Gloria Lam
Brown & Riding	60	Shaida Monshi
Brown & Riding	54	Cathy Griffin
The Buckner Company	52	Lianna Kinard
The Buckner Company	41	Missy McGlone
The Buckner Company	42	Kerry Belt
Burns & Wilcox	44	Rebecca Roberts
Burns & Wilcox	50	Gina Jones
Chubb Group	38	Julie Dillman
Cobbs Allen	59	Margaret Ann Pyburn
Combs & Company	63	Susan Combs
Connelly-Campion-Wright Insurance Agency	58	Kacy Campion Renna
Continental Underwriters Inc.	28	Amanda Huang
Direct Connection Advertising & Marketing LLC	36	Anita Nevins
EBS/Specialty at Nationwide	40	Carol Sheehan-Mathis
EBS/Specialty at Nationwide	47	Heather Schenker
Eagan Insurance Agency	60	Cindy Paulin
Empire Insurance Group Inc.	46	Christine Larson
Everest Insurance	59	Megan Watt

NAME	PAGE	COMPANY
Freberg Environmental	26	Linda Corrigan
Gard (North America) Inc.	40	Sandra Gluck
Gillis, Ellis & Baker	46	Holly Jordan
Gillis, Ellis & Baker	38	Liz Van Dervort
Gillis, Ellis & Baker	32	Betsy Ellis Clement
Hub International Insurance Services Inc.	63	Michelle Boyer Pinel
Hull & Company LLC	58	Jenny Crane
Independent Insurance Agents of Oklahoma	30	Denise Johnson
Insurance House	42	Jacque Schaeendorf
Insurance Management Company	50	Lynn Mogel
Ironshore Services Inc.	51	Charlotte Moscardelli
KBK Insurance Group	28	Stephanie Waldron
Lawley	34	Sherry Ford
Liberty Mutual Insurance	34	Shelia Anderson
Mackout Risk Solutions	56	Sally Dolce
Markel Assurance	62	Erica Lathrop
Marsh	60	Karen Beldy Torborg
Miller Insurance Agency	32	Kelli Gentry Miller
NCF Insurance Associates	28	Dulce M. Suarez-Resnick



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

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

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

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

NAME	PAGE	COMPANY
NetVU	34	Kitty Ambers
New Empire Group Ltd.	35	Deborah K. Mackoul
Norcross	34	Lizzy Adkins
Oak Street Funding	42	Kirsten Petras
Private Risk Management Association	62	Lisa Lindsay
ReSource Pro	27	Laurie Ranegar
RIC Insurance General Agency Inc.	52	Marcia McGrath
RIC Insurance General Agency Inc.	62	Michele Epstein
RLI Insurance Company	61	Jennifer Klobnak
RSS Insurance	63	Laura H. Pettit
RT Specialty	40	Brenda Ballard Austenfeld
RT Specialty	36	Viviane Krief-Woodcock
Sedgwick Claims Management Services Inc.	42	Elizabeth Francy Demaret
Service Lloyds Insurance Company	30	Jan Kearbey
Society of Environmental Insurance Professionals	59	Angela Dybdahl Droian
Specialty Program Group	63	Yiana Stavrakis
Sports & Fitness Insurance Corporation	30	Jennifer Urmoston Lowe

NAME	PAGE	COMPANY
Starr Companies	39	Beth Goldberg
Summit Consulting LLC	32	Carol P. Sipe
Superior Underwriters	59	Kelley Ayuso
United Insurance Agencies and Affordable Auto Insurance	54	Heidi Vescio
USG Insurance Services Inc.	38	Debbie Williams
Valley Insurance Agency Alliance [VIAA]	56	Elizabeth Powers
Vertafore	54	Amy Zupon
W.R. Berkley Corporation	32	Melissa Emmendorfer
Willis Towers Watson	41	Maryann McGivney
Woodruff Sawyer	54	Priya Cherian Huskins
Woodruff Sawyer	56	Kristine Furrer
Work At Home Vintage Experts [WAHVE]	56	Sharon Emek
Worldwide Facilities LLC	44	Esmeralda Temores
Worldwide Facilities LLC	31	Julie Savage
Worldwide Facilities LLC	60	Jordan Connelly
Wortham Insurance	40	Regan Katz
Wortham Insurance	44	Lori Wheeler
Wortham Insurance	46	Lori Freedman
XL Catlin	45	Karen Gharibians
Zurich North America	48	Kathleen Savio



Saving the Chemical Industry Money on their Insurance Premiums

Consumer Specialties Insurance, RRG (CSI) is an exclusive Risk Retention Group providing agents with customized General Liability and Umbrella coverage (including Products Liability) for their **specialty chemical manufacturer and distributor** clients.

Program Highlights

- Limits Available up to \$5,000,000 on either Occurrence or Claims-Made Basis;
- Can Add Limited Pollution Coverage up to \$1,000,000;
- \$250,000 of Product Withdrawal Expense Provided;
- Hired and Non-Owned Auto Liability (includes primary liability and primary hired physical damage)
- BROADENING ENDORSEMENT includes blanket waivers of subrogation and blanket additional insureds;
- **JUST ADDED—Cyber Security/Crisis Management Endorsement** provides valuable crisis management, cyber liability, privacy breach/notification protection on a sublimited basis.

***NEW LOWER MINIMUM PREMIUM STARTING AT \$3,500** for Small Businesses!
15% Commission on New Business!!
 10% Premium Credit Available Upon Completion of HCPA "Product Care" Stewardship Program

Go To www.csipius.com for our **PROGRAM APPLICATION, FAQs, PROGRAM BENEFITS AND E-BROCHURE.**

CSI is the chemical industry's leading risk retention group, providing chemical manufacturers and distributors with a financially stable source of liability insurance for over 25 years. We are the exclusive partner of The Household & Commercial Products Association (HCPA - www.thehcpa.org), the industry's leader for education and legislative advocacy. With membership in the HCPA, your clients can participate in HCPA's Product Care stewardship and best practices program. CSI Policyholders that participate receive additional premium discounts. CSI is endorsed by HCPA and administered by Ames & Gough.



Contact Ames & Gough at 703-827-2277 or email us at csipius@amesgough.com for more information.

8300 Greensboro Drive | Suite 980
 McLean, VA 22102 | www.amesgough.com



ANITA NEVINS

Founder and CEO

Direct Connection Advertising & Marketing

Anita Nevins has served the P&C insurance industry in various marketing roles since 1986. In 2003, she established Direct Connection Advertising & Marketing, a boutique agency specializing in advertising, strategic marketing and communications for the industry. Her work has helped clients connect with target audiences, increase brand exposure, drive website traffic and generate leads to grow their business. While her team has grown, Nevins continues to personally direct and consult on client campaigns and initiatives.

Nevins is also the driving force behind the Virtual Insurance Marketplace, the P&C insurance industry's first live virtual trade show, which launched in 2010. Now branded as Spark Online Events, the concept has since been embraced by some of the industry's leading associations and companies.



DONNA DEMAIIO

Executive vice president and COO, general insurance

AIG

Responsible for ensuring the operational effectiveness of

general insurance at AIG, Donna DeMaio drives technology strategy and leads project management across the global business, in addition to leading the corporate procurement, real estate and administration functions. Prior to AIG, DeMaio was president and CEO of United Guaranty Corporation, which experienced record-breaking profitability, financial stability and mortgage sales volume under her leadership. She has also held positions with MetLife Bank and PwC. Outside of the office, DeMaio serves on the board of the Greensboro Partnership, Board of Opportunity Greensboro and Elon University's Love School of Business.



SONYA O'MALLEY

Vice president, human resources

Breckenridge Insurance Group

Sonya O'Malley built her human resources career from the ground

up, starting while she was still in college, when she was hired as an HR assistant for Acadia Insurance. Today, O'Malley leads all aspects of HR for Breckenridge Insurance Group, including employee relations, talent management, organizational development, compensation and benefits, and more.

"I've been lucky enough to have had great HR mentors in the past," she says, "and I'm very happy to be working under the leadership of Tracey Carragher, CEO of Breckenridge, who values input from the senior management team and encourages growth and development for the entire staff."



VIVIANE KRIEF-WOODCOCK

President, workers' compensation practice

RT Specialty

Viviane Krief-Woodcock has built a long and impressive career as a leader in insurance, providing notable expertise and service to the industry. This includes 10 years of experience underwriting property & casualty risks at Chubb, particularly marine and energy-related accounts, which contributed to a strong underwriting background for the company's large and complex accounts. Krief-Woodcock then joined International Facilities Insurance Services [IFIS], where she was instrumental in building the workers' compensation unit into a multimillion-dollar business. She moved to RT Specialty after it acquired IFIS in 2013.

Today, as president of RT Specialty's workers' compensation division, Krief-Woodcock is responsible for the growth of the platform, which has more than \$400 million in written premium. A significant portion of her work involves building extensive partnerships with numerous top-rated carriers to provide an array of solutions that cover all sorts of challenges in the workers' compensation market.

Passionate about various philanthropic causes, Krief-Woodcock is a founding member of the Women's Circle of Los Angeles' Make-A-Wish Foundation and participates in all kinds of advocacy activities, from organizing a walk for breast cancer to joining the recent march for gun control in Washington.