

# Insurance

BUSINESS

A M E R I C A

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# FIVE-STAR



# MGAs

**Producers gave us the scoop on what they're looking for in an MGA - and which MGAs are meeting their expectations**

## THE BUSINESS OF AGRICULTURE

What coverages do farmers need that brokers might be missing?

## AN INDUSTRY IN CRISIS

How uncertainty in the oil & gas industry is affecting producers in the sector

## THE LATEST CYBER SHOCK

The importance of cyber insurance in the wake of the Panama Papers

# FIVE-STAR MGAs



## Producers share what they love – and what they hate – about the current state of MGAs

**FOR THOSE** of us in the managing general agents' distribution network, this has been a year of continued opportunity and growth – in terms of size, sophistication and specialty in the respective lines of business delegated to us by the markets we represent. The composition and mission of today's MGAs, program administrators and managers, brokers, aggregators, and managing general underwriters are anything but 'general' anymore.

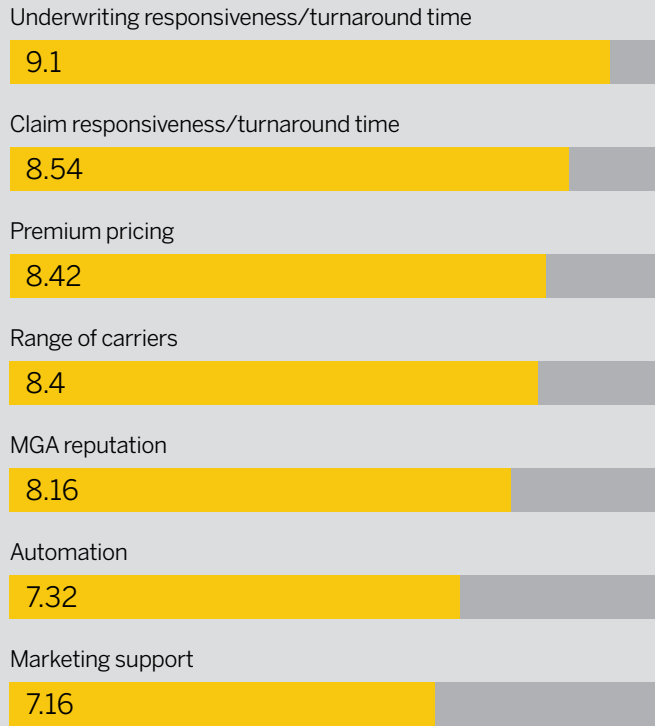
The culture and expectations of the domestic and international markets are higher than ever. A specialty/wholesale underwriting professional needs to be up-to-date on industry changes, forms, manuscript wordings, regulations, market solvency and the data that under-

lies every transaction. And we are.

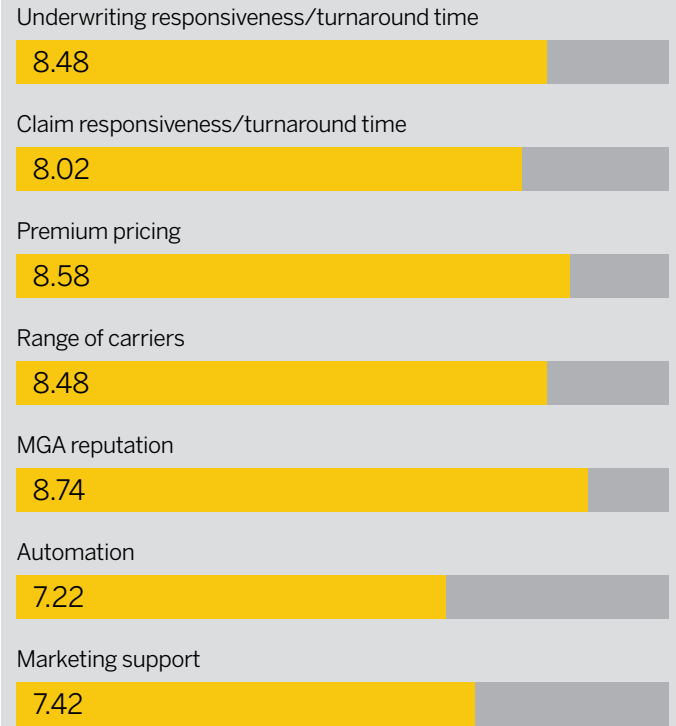
You can't be focused on underwriting integrity and expertise unless you have the tools and resources at hand to work with your markets and retail producers in binding risks from Main Street to Lime Street. If your goal is to maintain relevancy and advance a sustainable enterprise, you need to respond locally – while constantly looking for opportunities to expand in the global distribution marketplace.

The results of *Insurance Business America's* annual MGA survey underscore the validity and success of those efforts. This is another year in which we have seen the relationship between MGA underwriting insurance specialists and their retail producers become

## WHAT ARE PRODUCERS LOOKING FOR MOST FROM THEIR MGA?



## HOW WELL ARE MGAs PERFORMING, ON AVERAGE?



stronger and mutually beneficial. The results show the access we provide to the broad array of domestic and international markets with quality products and services, competitive premium pricing, and responsiveness, all of which are not only improving, but also lie at the core of every trusted relationship.

As in every business partnership, there is always room for improvement. Advancements in automation, new thinking on how to actuarially price and underwrite emerging risks, attracting young professionals coming into the industry, and retaining the top performers in our ranks – these are issues we all face. However, the most important issue is that we continue communicating on these areas and thereby foster the trusted relationships integral to binding common and specialty risks.

The AAMGA has championed these values and commitments for more than 90 years. And we will continue doing those things that bring value to our retail producers and markets. Our members have under-

written more than \$30 billion in annual premium in the last underwriting year, and have operations in all 50 states, all Canadian provinces, across the United Kingdom, Europe, Australia and New Zealand. And we are continuing to afford the unique tools and resources of networking, education and advocacy to specialty underwriters around the world.

MGAs and program professionals are listening and constantly refining the value proposition they offer to those who depend upon us. The reason is simple: Bringing continuity to the MGA and retail insurance segment takes an emboldened partnership that empowers a diverse network of underwriting insurance specialists and improves access to worldwide insurance markets, now and for future generations. That is what we do.

**Roger Ware Jr., ARM**  
 President  
 American Association of Managing General Agents

# COVER STORY: FIVE-STAR MGAs

WHICH MGAs EARNED FIVE-STAR RATINGS?							
COMPANY NAME	MGA REPUTATION	PRICING	RANGE OF CARRIERS	UNDERWRITING RESPONSIVENESS/TURNAROUND TIME	CLAIM RESPONSIVENESS/TURNAROUND TIME	AUTOMATION	MARKETING SUPPORT
All Risks, Ltd.	●		●		●		
AmWINS Group, Inc.	●	●		●	●		
Appalachian Underwriters, Inc.	●	●	●	●	●	●	●
Arlington/Roe & Co.	●	●	●	●	●	●	●
Atlantic Specialty Lines	●	●	●	●	●	●	●
Bass Underwriters	●	●	●	●			
Berkley Specialty Underwriting Managers	●	●	●	●	●		
Burns & Wilcox	●	●	●	●			
Cochrane & Company	●		●		●		
Commercial Insurance Underwriters, Inc. (CIU)	●	●	●	●	●		
CRC Insurance Services, Inc.	●	●	●	●	●		
Donald Gaddis Co.	●	●		●	●	●	●
Genesee General	●	●	●	●	●		●
Hull & Company, Inc.		●		●			●
J.M. Wilson Corp.	●				●	●	
Johnson & Johnson, Inc.	●	●	●	●	●	●	●
Midwestern Insurance Alliance	●	●	●	●	●	●	●
Monarch E&S Insurance Services	●	●		●	●	●	●
NIF Group	●	●		●		●	
NSM Insurance Group	●	●	●	●	●	●	
RIC Insurance General Agency, Inc.	●		●	●			●
Risk Placement Services	●	●	●	●	●	●	●
SGH Underwriters, Inc.	●		●	●	●		●
SeaCoast Underwriters	●	●		●	●		
Southern Cross Underwriters (SCU)			●				
Swett & Crawford		●		●			
TAPCO Underwriters	●	●	●	●	●	●	
U.S. Risk Insurance Group, Inc.	●	●	●	●	●		●
USG Insurance Services	●	●	●	●	●	●	
Worldwide Facilities, LLC	●	●	●	●	●	●	●



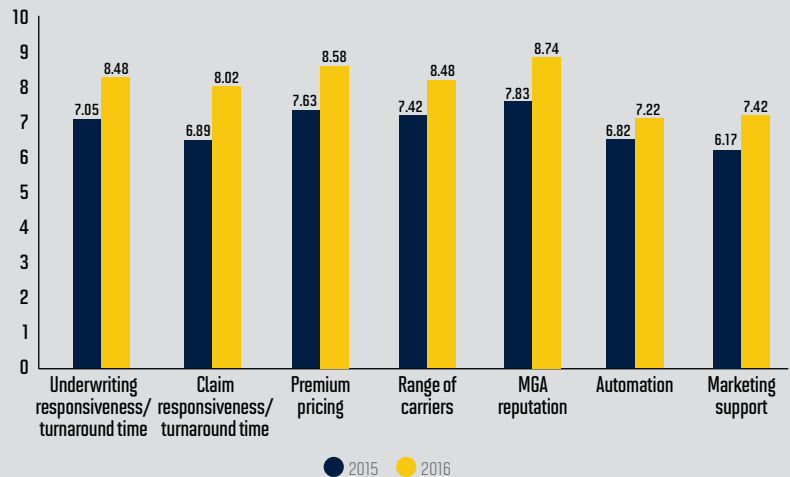
MGAs have come a long way in the last decade, from playing a minor role in the insurance industry to becoming a vital part of the business.

But what advantages do MGAs offer individual agents – and how well are they performing? *IBA* asked thousands of producers to rate the importance of key aspects they look for in MGAs, including premium pricing, underwriting turnaround and responsiveness, market access, and more. We also asked producers to rate the performance of their MGAs and provide specific details about how MGAs could improve their services and offerings. Producers also rated program managers,

“Responsiveness and turnaround time on quotes are the most important aspects of an MGA”

### HAS MGA PERFORMANCE CHANGED?

In a bit of welcome news, survey respondents rated their MGAs more highly across every single metric this year than they did in 2015. In several cases, the improvement was dramatic.



## SENDING BUSINESS TO A WHOLESALER SHOULDN'T BE A BLACK HOLE

There is another way. A national wholesaler that values our employees, agents, and carriers.



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# COVER STORY: FIVE-STAR MGAs

FIVE-STAR MGA REGIONS & SPECIALTIES						
COMPANY NAME	NORTHEAST	SOUTHEAST	MIDWEST	SOUTH	WEST	TOP SPECIALTIES
All Risks, Ltd.	●	●	●	●	●	Contractors, restaurants/bars/taverns, special events, habitational, vacant buildings/land
AmWINS Group, Inc.						USL&H worker's coverage, public entities, waste haulers, long-term care facilities, woodworking plants and operations
Appalachian Underwriters, Inc.	●	●	●	●	●	Workers' comp, contractor's general liability, garage
Arlington/Roe & Co.	●	●	●	●	●	Commercial, professional & medical liability, transportation, workers' comp, aviation
Atlantic Specialty Lines	●	●	●	●	●	Coastal properties, habitational, vacant buildings, general liability, marine
Bass Underwriters	●	●	● (only OH & MI)	● (except NM)	● (no AK or HI)	Commercial property, general liability, garage/transportation
Berkley Specialty Underwriting Managers						Entertainment, sports, environmental
Burns & Wilcox	●	●	●	●	●	Property, casualty, professional & management liability, cyber, transportation
Cochrane & Company					● + Alaska	Contractors, trucking, security & patrol agencies, inspection/appraisal, apartments
Commercial Insurance Underwriters, Inc. (CIU)			●			Contractors, habitational, products, lessor's risk, homeowners/dwellings
CRC Insurance Services, Inc.	●	●	●	●	●	Transportation (hired/non-hired), healthcare, cyber
Donald Gaddis Co.	●	●	●	●	●	Hard-to-place commercial property & casualty, professional liability, D&O, liquor liability (LI only)
Genesee General	●	●	●	●	●	Transportation, garage, general liability, environmental, professional liability
Hull & Company, Inc.	●	●	●	●	●	Commercial lines, professional liability, marine
J.M. Wilson Corp.		●	●			Commercial transportation, professional liability, commercial property & casualty, surety
Johnson & Johnson, Inc.	●	●		●		Coastal commercial property coverage, construction, professional liability, commercial transportation, manufacturing
Midwestern Insurance Alliance	●	●	●	●	●	Workers' comp (national, trucking businesses, wood products, consumer recycling)
Monarch E&S Insurance Services					●	Contractors, vacant buildings, builder's risk, large property schedules, LRO
NIF Group	●	●				Nonprofits and social services, construction, habitational, liquor liability, commercial lessor's risk
NSM Insurance Group	●	●	●	●	●	Social services and nonprofits, behavioral healthcare, professional liability, sports & wellness, breweries & wineries
RIC Insurance General Agency, Inc.	●	●	●	●	●	Workers' comp, general & product liability, property, nonprofits, lessor's risk
Risk Placement Services	●	●	●	●	●	Transportation, tech & cyber, executive lines, healthcare
S&H Underwriters, Inc.	● + Mid-Atlantic					High-value commercial, hospitality, garage, contractors, habitational
SeaCoast Underwriters				● + N.J., PA		Excess flood, garage, monoline gas, property & casualty
Southern Cross Underwriters (SCU)	●	●	●	●	●	Coastal property, convenience stores, restaurants, habitational, contractors
Swett & Crawford	●	●	●	●	●	Healthcare, accident/healthcare, transportation, professional liability, industrial
TAPCO Underwriters	●	●		●	●	Contractors, general liability, property, professional liability, product liability
U.S. Risk Insurance Group, Inc.	●	●	●	●	●	Healthcare, professional liability, staffing services, energy/oil/gas, entertainment
USG Insurance Services	●	●	●	●	●	Contractors, habitational, hospitality, garage, medical/healthcare
Worldwide Facilities, LLC	●	●	●	●	●	General liability, property, inland marine, garage, auto



### ALL-STAR MGAs

These seven MGAs got top marks from producers across the board, earning a five-star rating in every category.

- ★ Appalachian Underwriters, Inc.
- ★ Arlington/Roe & Co.
- ★ Atlantic Specialty Lines
- ★ Johnson & Johnson, Inc.
- ★ Midwestern Insurance Alliance
- ★ Risk Placement Services
- ★ Worldwide Facilities, LLC

who we've included in the results since they serve much the same function for producers.

The results of the survey were encouraging. MGAs rated very well overall in most categories – and signifi-

## MGAs rated very well in most categories – and significantly improved their performance from last year

cantly improved their performance from last year. On average, in fact, producers rated their MGAs significantly higher than last year in every single category.

But even with impressive overall scores, some MGAs rose above the rest. We've awarded these companies – the ones survey respondents said excelled – five-star status. Thirty companies earned five-star status in one or more of the seven categories in which they were rated – and seven MGAs earned five-star status across the board.

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**Johnson & Johnson**  
*The Experience of the Past with a Vision for the Future*



**Johnson & Johnson  
Preferred Financing, Inc.**

Since 1930, Johnson & Johnson has built a strong business foundation by establishing long-term relationships with independent agents and insurance carriers. Johnson & Johnson is committed to providing the very best customer service in the industry. We do this by ensuring that our underwriting, sales, and support teams have the latest technology and the best training.

#### Personal Lines:

Our customers have many convenient ways to place business with J&J; quoting online, quoting over the phone, and sending submissions via fax and email. J&J has products for High Value Homes, Habitation, Manufactured Homes, Excess and Primary Flood, and Marine & Recreation.

#### Commercial Lines:

J&J has products for Property & Casualty, Professional, Work Comp, Transportation and Brokerage. Our customers have many convenient ways to place business with J&J; quoting online, quoting over the phone and sending submissions via fax and email.

#### Premium Financing:

Johnson & Johnson Preferred Financing (JJPF) finances all policies, not just J&J policies. In addition, we offer multiple payment options and a convenient, live online chat utility. Our online premium financing software is an “easy to use” solution for our partner agencies.

Peter M. Burrous • Chief Marketing Officer • 800-487-7565 ext. 3014 • Peter.Burrous@jjins.com

# COVER STORY: FIVE-STAR MGAs

## UNDERWRITING RESPONSIVENESS/TURNAROUND TIME

### FIVE-STAR MGAs

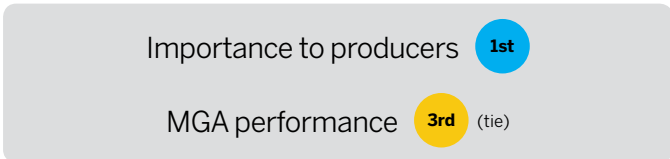
- ★ AmWINS Group, Inc.
- ★ Appalachian Underwriters, Inc.
- ★ Arlington/Roe & Co.
- ★ Atlantic Specialty Lines
- ★ Bass Underwriters
- ★ Berkley Specialty Underwriting Mangers
- ★ Burns & Wilcox
- ★ Commercial Insurance Underwriters, Inc. (CIU)
- ★ CRC Insurance Services, Inc.
- ★ Donald Gaddis Co.
- ★ Genesee General
- ★ Hull & Company, Inc.
- ★ Johnson & Johnson, Inc.
- ★ Midwestern Insurance Alliance
- ★ Monarch E&S Insurance Services
- ★ NIF Group
- ★ NSM Insurance Group
- ★ RIC Insurance General Agency, Inc.
- ★ Risk Placement Services
- ★ S&H Underwriters, Inc.
- ★ SeaCoast Underwriters
- ★ Swett & Crawford
- ★ TAPCO Underwriters
- ★ U.S. Risk Insurance Group, Inc.
- ★ USG Insurance Services
- ★ Worldwide Facilities, LLC

As they did last year, survey respondents rated underwriting responsiveness and turnaround time as far and away the most important thing to look for in an MGA.

“Responsiveness and turnaround time on quotes are the most important aspects,” wrote one producer.

Overall, producers rated the importance of underwriting responsiveness and turnaround time at 9.1 out of a possible 10. However, MGA performance in the category didn’t quite match up. Underwriting responsiveness and turnaround time tied with range of carriers as the third best-performing category for MGAs.

On the bright side, MGAs did drastically improve on their rather lackluster score from last year. In 2015, producers rated their MGAs



### PRODUCERS SPEAK OUT

We asked producers how MGAs could improve their service. Here’s what they had to say:

- “They don’t answer emails or return messages for days. They could improve by answering the phone and returning email messages, at least in the same day or within 24 hours”
- “Responsiveness and turnaround time are key”
- “More communication of new products”
- “Most MGAs only care about the sale, and once the policy is sold, they disappear. Far too many times, I have had to second- and third-request endorsements or quotes – and sometimes more”
- “My top two [MGAs] are fine. The third needs to communicate much better. Don’t just take a submission and log it in and forget about me. This has happened too many times; therefore, I do not use them if I have other choices”
- “Treat agents like customers, not numbers”
- “In this business, timing is very important. We are in the service business. We have a client who wants a quote, and we need it now; we need it 10 minutes ago”
- “More carriers, faster quotes, more competitive premiums”
- “Train underwriters better in both technical knowledge and customer service”

“MGAs have improved their response time tremendously in the past two years. This is a must for getting renewals and quotes”

at 7.05 out of a possible 10 on underwriting performance. This year, that score shot up to an 8.48. And 26 MGAs got top marks in the category – second only to reputation.

Indeed, individual survey respondents noted the improvement. “MGAs have improved their response time tremendously in the past two years,” wrote one. “This is a must for getting renewals and quotes.”



# COVER STORY: FIVE-STAR MGAs

## PREMIUM PRICING

### FIVE-STAR MGAs

- ★ AmWINS Group, Inc.
- ★ Appalachian Underwriters, Inc.
- ★ Arlington/Roe & Co.
- ★ Atlantic Specialty Lines
- ★ Bass Underwriters
- ★ Berkley Specialty Underwriting Managers
- ★ Burns & Wilcox
- ★ Commercial Insurance Underwriters, Inc. (CIU)
- ★ CRC Insurance Services, Inc.
- ★ Donald Gaddis Co.
- ★ Genesee General
- ★ Hull & Company, Inc.
- ★ Johnson & Johnson, Inc.

- ★ Midwestern Insurance Alliance
- ★ Monarch E&S Insurance Services
- ★ NIF Group
- ★ NSM Insurance Group
- ★ Risk Placement Services
- ★ SeaCoast Underwriters
- ★ Swett & Crawford
- ★ TAPCO Underwriters
- ★ U.S. Risk Insurance Group, Inc.
- ★ USG Insurance Services
- ★ Worldwide Facilities, LLC

MGAs were a bit closer to producers' expectations when it came to premium pricing. While producers felt it was a close third in importance behind underwriting and claim

responsiveness – rating it at 8.42 out of 10 – they felt that MGAs posted their second-best performance in this category.

MGAs showed a decent improvement over last year's performance, too, if not quite as dramatic as the improvements in other categories. In 2015, producers rated MGAs' pricing performance at 7.63 out of 10. This year, that score has risen to 8.58, and an impressive 24 MGAs achieved five-star status in the category.

Importance to producers 3rd

MGA performance 2nd

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## LEADER IN Industry-specific INSURANCE

NSM Insurance Group is a full service insurance facility that manages industry-specific insurance programs for 13 niche industries. As one of the premier program administrators in the U.S., NSM has been providing expert underwriting and risk management services for niche markets and select lines of business for over 25 years.

NSM Insurance Group has continued to expand through organic growth, new program development and acquisitions over the past 15 years. NSM currently has niche insurance programs serving the following industries: social services and behavioral health; education; CAT driven property; collector cars; workers' compensation and staffing; transportation and aviation; sports and fitness; breweries and wineries; specialty construction and professional liability for architects and engineers. NSM has strong, longstanding relationships with some of the top carriers in the industry, and carefully selects a carrier partner for each program.

Our underwriters are experts in the industries they serve and they serve as trusted partners and advisors for their partner agents. Our premier products, comprehensive coverage, and competitive pricing coupled with our superior customer service result in a client retention rate over 90%.

Today, NSM Insurance Group has more than \$500 million in annual premium and employs more than 300 professionals in insurance, IT, marketing, accounting and operations. NSM's home office remains in Conshohocken, PA and it has established nine other offices that are strategically located across the United States to serve the company's geographically diverse agent base.



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[www.nsminc.com](http://www.nsminc.com)



## RANGE OF CARRIERS

### FIVE-STAR MGAs

- ★ All Risks, Ltd.
- ★ Appalachian Underwriters, Inc.
- ★ Arlington/Roe & Co.
- ★ Atlantic Specialty Lines
- ★ Bass Underwriters
- ★ Berkley Specialty Underwriting Managers
- ★ Burns & Wilcox
- ★ Cochrane & Company
- ★ Commercial Insurance Underwriters Inc. (CIU)
- ★ CRC Insurance Services, Inc.
- ★ Genesee General
- ★ Johnson & Johnson, Inc.
- ★ Midwestern Insurance Alliance

- ★ NSM Insurance Group
- ★ RIC Insurance General Agency, Inc.
- ★ Risk Placement Services
- ★ S&H Underwriters, Inc.
- ★ Southern Cross Underwriters
- ★ TAPCO Underwriters
- ★ U.S. Risk Insurance Group, Inc.
- ★ USG Insurance Services
- ★ Worldwide Facilities, LLC

While there were aspects of MGA performance producers felt were more important, they still felt that access to a broad range of carriers was a fairly vital benefit of MGAs, rating its importance at 8.4 out of 10.

MGAs earned the same score – 8.48 – in this category as they did for underwriting responsiveness. Again, producers seem much happier with MGAs’ performance in this area this year. In 2015, survey respondents’ estimation of MGAs’ range of carriers was more than a full point lower; producers scored MGAs at just 7.42 out of 10 last year in this category.

Producers’ satisfaction with MGAs was also reflected in the 22 MGAs that earned five-star status for their wide access to carriers.

Importance to producers **4th**

MGA performance **3rd** (tie)

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# YOUR INSURANCE WHOLESALER OF CHOICE

Risk Placement Services (RPS) is a national wholesale insurance broker with a primary focus on **National Brokerage, MGA/Binding, Programs and Standard Lines**. RPS collaborates with the most respected providers in the industry to offer customized solutions that meet the business needs of independent retail agents and their customers. We pride ourselves on partnering with independent retail agents on an individual basis to design, negotiate and tailor risks and customized solutions each and every time. Our exceptional service and support does not end after binding coverage. We continue to provide the resources you would expect from a leading national wholesaler, as well as regional knowledge and expertise.

### A History of Growth

RPS opened for business in May 1997 with four employees. Since then RPS has completed dozens of acquisitions across the United States, and acquired top talent in all aspects of insurance. Today, our more than 1,300 associates stand ready to be your strategic partner in marketing new and renewal business. We possess the local knowledge, regional presence and national reach to provide the best options to your clients. RPS places over \$3.2 billion of premium annually, so we know the best markets and coverage terms, while adhering to the highest professional and service standards. Our focus is on smart and strategic growth, as well as the needs of our retail partners, in order to remain “your wholesaler of choice”. Contact one of our practice leaders below to learn how RPS can help grow your business!

**Curtis Anderson (MGA/Binding)** – Curtis\_Anderson@rpsins.com, 480.860.5547

**John Head (Wholesale Brokerage)** – John\_Head@rpsins.com, 770.829.3370

**Scott Treiber (Standard Lines)** – Scott\_Treiber@rpsins.com, 516.622.2550

**Bobby Owens (Programs)** – Bobby\_Owens@rpsins.com, 859.685.6200



# COVER STORY: FIVE-STAR MGAs

## CLAIM RESPONSIVENESS/TURNAROUND TIME

### FIVE-STAR MGAs

- ★ All Risks, Ltd.
- ★ AmWINS Group, Inc.
- ★ Appalachian Underwriters, Inc.
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- ★ S&H Underwriters, Inc.
- ★ SeaCoast Underwriters
- ★ TAPCO Underwriters
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- ★ USG Insurance Services
- ★ Worldwide Facilities, LLC

Claim responsiveness was another crucial factor for producers when choosing an MGA. As they did last year, survey respondents rated the importance of claim responsiveness and turnaround time as the second most important factor in MGA performance, giving it a score of 8.54 out of 10.

MGAs fared pretty well when it came to claim responsiveness. It was their fourth-best performance, up one slot from last year. And in terms of raw numbers, MGAs once again saw a dramatic improvement from 2015. Last year, producers rated MGAs at a paltry 6.89

**“They could improve their case tracking and response time to make my life easier. However, they do a great job for the most part”**

when it came to claim responsiveness – not even a ‘C’ grade. This year, producers were apparently far more impressed with MGA performance, giving their MGAs an aggregate score of 8.02 out of 10. And 23 MGAs earned five-star status in the category.

That’s not to say there’s no room for improvement. Even producers who were quite happy with their MGA’s performance admitted that claim responsiveness could be better.

“Everything is great, but they could improve their case tracking and response time to make my life easier,” wrote one respondent. “However, they do a great job for the most part.”

Importance to producers **2nd**

MGA performance **4th**

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USG Insurance Services, Inc. is a national wholesaler and managing general agent (MGA) celebrating 15 years in the insurance industry. USG continues to expand operation with 19

offices across the country, access to 260+ brokerage and 16 MGA markets; writing in all 50 states.

USG believes that the success of the company ultimately lies within the employees and is completely dedicated to building an environment that allows them to maximize their potential. Continually, USG actively seeks people who demonstrate insight, creativity, motivation, and integrity.

### EXPANSION & FUTURE:

- Independently Owned Wholesaler, Outpacing Average Industry Growth Metrics
- Development of New Offices, Programs, and Products
- Continuously Looking for Talented Individuals to Join the Team

### WHY USG:

- Known for Innovative Solutions for Hard-To-Place Accounts
- Cutting Edge, State-of-the-Art Proprietary Technology
- Maximize Your Potential within the Industry of Change, Challenge, and Competition

# COVER STORY: FIVE-STAR MGAs

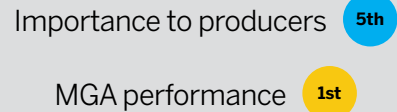
## MGA REPUTATION

### FIVE-STAR MGAs

- ★ All Risks, Ltd.
- ★ AmWINS Group, Inc.
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- ★ Worldwide Facilities, LLC

MGA reputation was important to producers – they scored it at 8.16 out of 10 – but they didn’t consider it as vital as other benefits. Indeed, producers didn’t seem to think MGA reputation was as important as they did last year, when they rated its importance at 8.35.

However, MGAs performed better in this category than in any other. More MGAs earned five-star ratings for reputation than for any other category – a whopping 27 took top marks. Overall, MGAs earned a score of 8.74 out of 10 in the category, besting their 2015 score of 7.83.



—Paid Profile—

# THE DEPTH AND BREADTH OF EXPERIENCE TO DELIVER THE RIGHT SOLUTIONS RIGHT AWAY.

Tens of thousands of companies are impacted by the global power of Burns & Wilcox. Our wide-ranging and comprehensive solutions serve retail insurance brokers and agents of all sizes, from the large multinationals to the more than 30,000 independent brokers and agents worldwide.

Fueled by its complete freedom and independence, Burns & Wilcox is privately held with no ties to Wall Street, private equity or affiliations with retail

operations. Burns & Wilcox has a standard of service, depth of market relationships and outstanding talent that are unsurpassed in the specialty insurance sector.

Burns & Wilcox Brokerage has a team of experts exclusively focused on large wholesale brokerage. This team delivers comprehensive solutions founded in quality outcomes, precision, agility and knowledge-based results.

Clients and partners continue to trust in the Burns & Wilcox commitment to the wholesale business. They seek the company’s global expertise and rely on the team’s counsel and unmatched vertical depth. In turn, Burns & Wilcox is tenacious about delivering exemplary results.



Commercial | Professional | Personal | Brokerage | Binding | Risk Management Services

# COVER STORY: FIVE-STAR MGAs

## AUTOMATION

### FIVE-STAR MGAs

- ★ Appalachian Underwriters, Inc.
- ★ Arlington/Roe & Co.
- ★ Atlantic Specialty Lines
- ★ Donald Gaddis Co.
- ★ J.M. Wilson Corp.
- ★ Johnson & Johnson, Inc.
- ★ Midwestern Insurance Alliance
- ★ Monarch E&S Insurance Services
- ★ NIF Group
- ★ NSM Insurance Group
- ★ Risk Placement Services
- ★ TAPCO Underwriters
- ★ USG Insurance Services
- ★ Worldwide Facilities, LLC

While producers felt that an MGA's automation capability was fairly important, it just wasn't on their radar as much as most other categories. Producers rated its importance at 7.32 out of 10 this year – a significant slide from last year, when they rated automation's importance at 8 out of 10.

**“Staying up with the latest technologies and client-facing products is vital”**

MGAs performed decently in this category, if not as impressively as they did in others – producers rated MGAs' automation capabilities at 7.22 out of 10. Still, 14 MGAs received five-star status for their automation, and the overall score is a marked improvement over MGAs' 2015 performance of just 6.82 out of 10.

Despite the improvement over last year, however, some producers still see room to grow in this category. “Staying up with the latest technologies and client-facing products” is vital, one survey respondent insisted.

Importance to producers 6th

MGA performance 6th

## MARKETING SUPPORT

### FIVE-STAR MGAs

- ★ Appalachian Underwriters, Inc.
- ★ Arlington/Roe & Co.
- ★ Atlantic Specialty Lines
- ★ Donald Gaddis Co.
- ★ Genesee General
- ★ Hull & Company, Inc.
- ★ Johnson & Johnson, Inc.
- ★ Midwestern Insurance Alliance
- ★ Monarch E&S Insurance Services
- ★ RIC Insurance General Agency, Inc.
- ★ Risk Placement Services
- ★ S&H Underwriters, Inc.
- ★ U.S. Risk Insurance Group, Inc.
- ★ Worldwide Facilities, LLC

Producers were somewhat lukewarm about how much of a role marketing support plays in choosing an MGA. Last year, survey respondents rated the importance of marketing support at 7.58 out of 10. This year, that number slid to 7.16.

Still, MGAs performed fairly well here. Producers rated their performance in the category at 7.42 out of 10 – slightly above their performance in automation. Producer sentiment about MGA marketing support has also seen a drastic improvement over last year, when MGAs earned 6.17 – essentially a ‘D’ grade – in the category. And once again, producers felt that more than a dozen MGAs deserved top marks in the category, awarding 14 MGAs five-star status.

**“Offer more sales and marketing training”**

Still, some producers said they would like more MGA support in this area. “Offer more sales and marketing training,” one respondent requested.

Importance to producers 7th

MGA performance 5th