



# 2017 AGENTS of the Year

Welcome to Insurance Journal's inaugural Agents of the Year report. This report features 10 agents who define what it means to be a successful independent agent today. These agents are more than top sellers. While they have achieved impressive success in sales and demonstrated laudable business intelligence

and entrepreneurial skills, they also have shown they have a passion for what they do and a commitment to professionalism and, in many cases, specialization. For them, being an insurance agent is more than a job. Insurance Journal's Agents of the Year come from all regions of the country, live and work in cities or

towns big and small, and know the importance of giving back. Information included in this report was voluntarily submitted online by agents and was supplemented by other public information sources. There are many more agents who deserve mention than are profiled here.



## Priya Huskins

### Woodruff-Sawyer & Co. San Francisco, Calif.

Priya Huskins is senior vice president at Woodruff-Sawyer & Co., specializing in di-

rectors and officers liability for private and public companies in the technology and life science space. She began her career as a corporate securities attorney at Wilson Sonsini working with innovative companies in the Silicon Valley. As she

watched the tech industry grow and evolve, her interest in risks emerged. Since joining Woodruff-Sawyer in 2003, Huskins has developed a large book of business in this sector. She says her success as a producer comes from

technical expertise, clear communication and a total commitment to claims advocacy. "Commitment to these three pillars creates a virtuous cycle, and over the course of my career has resulted in an abundance of referrals to new clients who

want to work with a person and a firm with this kind of commitment to excellence," she said. She is a frequent speaker and writer on D&O issues and currently authors a weekly blog, titled D&O Notebook.



## Edward Mackoul

### Mackoul & Associates Inc. Island Park, N.Y.

Edward Mackoul is president of Mackoul & Associates Inc. He began

his career at his father's insurance agency in 1995 as a life/health producer but jumped into the firm's specialty habitational insurance business, which focused on insuring co-ops and condominiums. He began developing rela-

tionships with managers at property management firms. This focus has helped to grow the agency's total book of business by more than 2,000 times its original size in the past 20 years. His keys to success: guidance provided by his father and

a remarkable agency staff, "which makes developing and retaining clients easy," he said. Mackoul is quoted frequently on real estate insurance topics in the New York Times, Habitat Magazine, The Cooperator and other publications. He is an

active member of several professional organizations in both New York and New Jersey, including the Institute of Real Estate Management, the Community Associations Institute, and the Staten Island Chamber of Commerce.



## Matt Hammer

### Baldwin Krystyn Sherman Partners Tampa, Fla.

Matt Hammer is a partner at Baldwin Krystyn Sherman

Partners (BKS). He specializes in the construction and real estate industries. Prior to joining BKS in 2010, he led commercial insurance and risk management growth and business development initiatives for an agency in Tampa where he

achieved the highest production for a new account director and established the firm's presence in an untapped market segment. He became an owner of BKS in 2014 and was the first advisor to achieve partner in 2017. In 2017, Hammer

established BKS's Orlando office. Hammer's says his keys to success include understanding his clients' businesses and goals, and delivering insurance solutions to help promote growth and success. He also says that "leverag-

ing analytics and claims management to reduce loss costs," and "building off client successes through referrals" has helped him. Hammer is active in his church and serves on mission trips throughout the world.



## Michael McCarron

### Lakeside Insurance Center Arvada, Colo.

Michael McCarron, is president, business insurance,

for Lakeside Insurance Center. He began his career as an underwriter with Safeco insurance in 1998. In 1999, he purchased Lakeside Insurance and since that time has helped significantly grow the agency and his personal

book of business by specializing in the construction, technology, health care and manufacturing industries. McCarron says the key to success for independent agencies is specialized knowledge in industries. Lakeside Insurance is one

of three agencies in the state of Colorado to receive the Independent Insurance Agents & Brokers of America's Best Practices award for the second straight year. McCarron has served as the Trusted Choice Insurance Agents of Colorado (TCCO)

association president and has been honored as both Young Agent and more recently as Insurance Person of the Year in Colorado. He is currently the chairman of the Arvada Chamber of Commerce.


**Stuart Young**
**USI Insurance Services  
Vahalla, N.Y.**

Stuart Young is senior sales executive for USI Insurance Services specializing in

real estate and hospitality. Young is a third-generation insurance industry professional. He obtained his property/casualty license in 1973 while still attending college. He worked for his father's firm until he purchased the agency after

his death in 1982 and sold the firm two years later. He then developed a book of timeshare condominiums, apartments and hotels and sold that firm to a bank in 1994. For 14 years he worked for Wells Fargo Insurance Services before

the unit was sold to USI in 2014. Young believes that success in insurance comes with constant learning. His areas of specialty include large malls including a \$2 billion project currently under construction; property managers with more than

15,000 apartments; hotels and conventions centers, amusement parks and more. His advice: "Continually respond to clients with useful, timely information. Learning from others and helping clients understand their options is the future."


**Mark Hilliard**
**Higginbotham Insurance  
Fort Worth, Texas**

Mark Hilliard is a producer for Higginbotham Insurance who specializes in primarily

residential construction business. He joined his father's agency in 1982 after college and then worked for a specialty underwriting organization from 1986-1998 developing, marketing and underwriting specialty program business. In 1998, he

joined HRH Houston, which was later acquired by Willis (now Willis Towers Watson). In 2015 (at the age of 57), he joined the privately-owned Higginbotham. He says he has found great success with Higginbotham due to the outstanding support he

receives from clients, staff, and management. "I believe specialization is the key to my personal success," said Hilliard. "I understand my clients' business and have gained their confidence and trust," he said. This specialized expertise also

helps with insurance carrier relationships, he added. "Specialization also leads to greater efficiency and effectiveness in helping deliver extraordinary service and superior results to our clients."


**Joe Redshaw**
**Redshaw Insurance  
Agency  
Rushville, Ill.**

Joe Redshaw is owner/agent of the Redshaw

Insurance Agency. He is from a family of entrepreneurs. After college in 1994, he planned to take over his father's trucking company but the instability of the trucking industry led him to insurance. He didn't have the money to

start his own independent agency so instead began with a captive insurance carrier in 1996. "I started from scratch in my little hometown of 3,200 people. Everyone told me that there was no way I would make it," he said. Then the sales

started coming in. After 13 years, Redshaw decided it was time to break away from the captive world and go independent. "I bought a tiny little agency that allowed me to have some contracts." Now eight years later, his agency is not large

but continues to grow in small town America. Redshaw recently purchased a new building that is four times the size of where he began. His tips for success: self-discipline, self-motivation and perseverance.


**Mike Richmond**
**The Horton Group  
Orland Park, Ill.**

Mike Richmond is a sales executive for The Horton Group with a strong mix of

clients in the manufacturing, distribution, professional service, real estate and technology sectors. Prior to joining The Horton Group, Richmond spent seven years at Thornton Powell in Oak Forest, Ill. During that time, he attend-

ed The John Marshall Law School at night to earn his Juris Doctor and passed the Illinois bar exam. His education in law has positioned him to be a resource among colleagues especially when working with complicated insurance transactions and

high-risk clients. That's one reason his book of business is general versus specialized. "While the trend is to become more specialized, I've spent the past 13 years honing my skills on nearly every type of industry. I've had the benefit of working

with many areas of risk, which has made me a better advisor for my clients," he said. "It has been a great experience building a book of business this way." He is involved in many charitable causes in his local community.


**James Grindler**
**BBWH Insurers  
Statesboro, Ga.**

James Grindler is vice president of sales for BBWH Insurers where he special-

izes in agricultural risks including large commercial farms, dairies, fruit and vegetable packers, and small gentleman's farms. Insurance was a mid-career move for Grindler. He began his insurance career in June 2008 after working with

Georgia Power for 10 years. Bryan Burke, president BBWH Insurers, says "Jim has worked extremely hard and takes pride in helping the client in so many ways." He graduated from the University of Georgia with a degree in Forestry and has

earned a designation for Agricultural and Farm Insurance Specialist (AFIS), a certification for specialists in the agricultural and farm insurance industry. Grindler attributes his sales success to building dependable relationships with clients and

trying to be available and responsive at all costs. "Returning calls and following up on both large and small issues is very important," said Grindler. "Excellent service is key in our industry and we strive to do that with all our clients."


**James Russell**
**Texas Associates  
Insurers  
Austin, Texas**

James Russell is a partner/insurance and risk advisor

at Texas Associates Insurers specializing in the oil and gas, construction and marine industries. Prior to joining the firm in 2006, he served as a high school football coach for seven years. He knew "almost nothing" about insurance

when he began his career and built his book from the ground up. He credits his success to people skills and "a genuine interest and caring" for his clients. "That helped me get a good jump-start on the process of building a book

of business," he said. In the beginning he organized a strategic plan to build a quality book of business. "I worked that plan tirelessly and still do today," he said. He credits his agency partners for playing a huge role in his success and also

cites his experience as a high school football coach: "Getting started, I simply worked the same amount of hours I did as a Texas high school football coach."