Agents of Drive

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With more than 80 years of commitment to learning and growing with our agents, we’ve become a leader in personal auto, specialized RV, and commercial auto insurance. And we’re working on an even brighter future with our home product gaining momentum and meeting the needs of your preferred customers.

Curiosity, innovation, forward movement. It’s who we are and what we do. As an Agent of Drive, we know it’s yours, too.

Find out where we’re going and how you can become an Agent of Drive by stopping by our booth during the conference.

Drive Insurance

Part of the Progressive Group of Companies

Drive Insurance and ASI are both part of the Progressive Group of Companies.

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The Private Flood Alternative (PFA)™ with savings up to 40%

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THURSDAY | SEPTEMBER 20, 2018

6:30am Golf Registration.................................................................Golf Course
7:00am Golf Tournament Tee – Off..................................................Golf Course
7:30am–6:00pm Convention Registration ........................................North Counter
8:00am–6:00pm Exhibitor Set-Up .....................................................Desert Ballroom
12:00pm–1:00pm Golfers’ Awards & Lunch .......................................San Jacinto
2:00pm–4:00pm CE: Workers’ Compensation (Basic) ......................Salon A/B
2:45pm–3:45pm Using Video & Social Media Automation to Drive Growth...Salon D
4:00pm–5:00pm ID Tips to Increase Your Agency Valuation ..................Salon D
4:00pm–5:00pm CE: Improving Customer Service Through Outsourcing ...Salon E
5:15pm–6:15pm CE: Expand Your Brand ..........................................Salon A/B
5:15pm–6:15pm The Future of CSR Onboarding in Commercial Insurance ......Salon D
5:15pm–6:15pm CE: Protecting Your Agency from Cyber Threats ..........Salon E
6:15pm–7:45pm Hospitality Reception (Ticketed Event) ....................Santa Rosa

FRIDAY | SEPTEMBER 21, 2018

7:30am–5:00pm Convention Registration ........................................North Counter
7:45am–10:45am CE: Certificates of Insurance & Additional Insureds ......Salon A/B
7:45am–8:45am To Hire Producers or Not; the True Decision ..................Salon C
7:45am–9:45am CE: Premium Finance Express ....................................Directors 1
8:00am–9:00am CE: TurboRating Personal Lines ..................Salon D/E
8:15am–9:00am Revenue Boosting Clinic: Classic Car Market for Attracting High Net-Worth Clients ...Salon D/E
9:00am–11:00am CE: Ownership & Entities in Workers’ Comp ............Salon C
9:00am–11:00am CE: Ethics: Doing the Right Things the Right Way ........Salon D/E
Revenue Boosting Clinic: 3 Ways to Boost Your Agency’s Revenues ...Directors 2
10:00am–12:00pm CE: Fighting Insurance Fraud with Technology ........Salon A/B
10:15am–11:00am Revenue Boosting Clinic: Drive Additional Revenue and Value with Non-Insured Benefits....Directors 2
11:00am–12:00pm CE: Improving Customer Service Through Outsourcing ...Salon A/B
11:15am–12:15pm CE: The Options of Single-Payer Healthcare System in California ......Salon C
11:15am–12:00pm Revenue Boosting Clinic: Minimizing Waste & Maximizing Profits ........Directors 2
12:00pm–5:00pm Tradeshow Floor Open ....................................Desert Ballroom
12:00pm–1:00pm Strolling Lunch Sponsored by Wright Flood (Open to All Attendees) ....Desert Ballroom
2:00pm–4:00pm CE: Business Owners Policy ....................................Salon A/B
4:30pm Drawings & Cash Giveaways on the Tradeshow Floor ..........Desert Ballroom
6:00pm–7:30pm Hospitality Reception Sponsored by Michelman & Robinson, LLP (Ticketed Event) ..........Salon F

SUNDAY | SEPTEMBER 23, 2018

8:30am–10:00am Sunday Brunch: InsurTech, The Death of Today’s Agent; Agents’ Future Has Never Looked Brighter ..........(Ticketed Event)  
Today’s modern consumer and the ever-growing use of insurance technology are transforming how insurance is bought and sold. This change has created a situation where the direct writers, lead aggregators and mega agencies are taking over and leaving traditional agents behind. If this is true, then why are so many independent agencies not only surviving, but thriving through aggressive growth and M&A? Join Laird Rixford, CEO of ITC, and Stuart Gains, Principal of Gains Consulting, in this interactive session as they debate this ongoing industry change and how it will define your agency’s future.

Name badges must be worn at all times to gain entry to CE courses, workshops, meals, hospitality receptions and the tradeshow floor. Some meal events require tickets.
A another challenging year has passed since our time in the desert at this beautiful resort last year.

The direct writers continue to convince consumers that auto insurance is a commodity. Auto carriers have increased rates numerous times in order to properly insure new vehicles loaded with the latest technology. The average consumer is pounded with advertisements stating how much money they can save on auto insurance, while at the same time experiencing rising rates from their own carrier. And don’t look now, but here comes InsureTech.

Personally, my agency has experienced modest growth each of the past two years, despite the obstacles thrown in our way. We have increased our networking with carefully chosen groups to put more opportunities into the pipeline. We are writing more small commercial accounts. I have stressed education with the staff even more so than I have in the past. Our goal is to become the local “go to” insurance guy in our area with the reputation of offering extreme customer service, taking the time to educate our clients and prospects as to the proper coverage, while providing a fair value. This doesn’t always mean the lowest price, but price shoppers won’t stick to your books anyway.

Yes, there is a lot of effort that goes into all of this, but I like to think that we are working smarter, not just harder. And if we can do it, so can you.

Where do you start? You already have! You are attending the best insurance convention in the west. Look for the golden opportunities that are here. Start by networking with other agents who have had success. Attend relevant CE classes and workshops to increase your knowledge base. Include key staff members. Attend the scary cyber liability classes put on by Scott Sutcliffe, aka “The Grim Reaper”. Be sure to hear what our keynote speaker Malika Gandhi has to say about InsureTech. Attend the round table sessions to discuss a number of topics addressing agency management. You also have access to Executive Director Mike D’Arelli, who is a wealth of knowledge and ideas, which can be invaluable to you.

As independent agents, we have capabilities and opportunities that the direct writers and big-box companies don’t have.

Now is the time to take advantage of the greatest working vacation of the year.

KEN MAY
President & CEO of the American Agents Alliance

CSE Insurance Group is a multi-line provider of property and casualty insurance recognized for its fairness, integrity, and exceptional service.

In every way we strive to do right by our customers. We believe being a good insurer begins with being good people.

We are good policy people.™
I t’s time once again for the largest P&C convention in the West! The Alliance Convention & Expo provides four days of opportunities to interface with other companies, colleagues, and vendors, attend workshops and CE classes, and visit a tradeshow floor boasting over 110 exhibitors offering a wide range of insurance products and resources. You could win prizes, including a drawing for $10,000 cash and many other giveaways. We thank our generous sponsors and exhibitors for providing these chances to win. Additionally, there will be entertainment, delicious food and beverages, and our annual golf tournament.

The Convention provides one of the best opportunities to fulfill many of your CE requirements all in one place. The wide array of workshops and CE courses are designed to meet your needs regardless of the focus of your business. The courses give attendees valuable information and tools for operating a successful insurance agency, providing participants with an in-depth understanding of critical issues in our industry. The presenters are here to help you in your business endeavors and answer questions. You can view all the workshops in this program or by downloading our free convention app and select those that are best suited to your needs.

The Convention offers time to network and exchange ideas with other agents – one of the best ways to gain knowledge, insight, and new perspectives, whether you are a new agent or have been involved in the industry for generations. There are peer-to-peer meeting tables to exchange business information, opportunities to mix and mingle at receptions, dinners, and other events, and chances to explore with others on the tradeshow floor.

We will all have the opportunity to explore how technology is impacting the insurance industry. As autonomous vehicles gain traction and developing technology continues to generate new risk in our digital, mobile world, Malika Gandhi is a timely Keynote Speaker. Malika is a Principal in Deloitte Consulting’s Insurance Strategy practice. She keeps her finger on the pulse of the latest developments, trying to predict the future so that companies can anticipate, plan, and forecast in order to accommodate developing technologies and their impact on insurance companies, agents, and policy holders. It is truly a changing world; understanding what is coming can help you be on top not only now, but in the future.

Our tradeshow floor is packed with the latest insurance solutions from more than 110 exhibitors. Whether you are looking for general brokers, unique products and services, or business solutions to enhance your office, this is the place to go. Find new markets, additional carrier appointments, or fulfill your technology needs. Whether you are a brand new producer or a seasoned agency principal, the tools and resources you need to thrive in today’s market and to succeed in your business endeavors are awaiting you here at the 2018 American Agents Alliance Convention!

BRADY HARRIGAN
Vice-President & Convention Chair of the American Agents Alliance

A BETTER RATER FOR CALIFORNIA AGENTS

Stop by booth 301 for a chance to win a Surface tablet!

Learn more about TurboRater at www.GetITC.com
CE: Workers’ Compensation (Basic)  
Rosanna Viveros-Amador, Assistant Marketing Manager, State Compensation Insurance Fund

This presentation will cover why workers compensation is required in California; which employers are required to provide coverage; what benefits are associated with workers compensation insurance; how premiums are determined and what effect losses have on an employer’s policy.

Using Video & Social Media Automation to Drive Growth  
Mike Demko, Founder, My Insurance Videos

Why are top agencies using video?  For customer testimonials; Explanation of Coverages; “Meet the team” and “welcome to our agency”; Retention touches such as birthdays and holidays; for rounding; and for social media. This workshop will enlighten agents as to WHY they should be using video, and give agents actionable takeaways they can implement in their agencies.

10 Tips to Increase Your Insurance Agency Valuation  
Rick Carlson, CEO, ProNova Partners

We will cover the top 10 critical questions that buyers ask when evaluating the purchase of an insurance agency. Answering these questions with the answers that buyers want to hear yields an above market purchase price or more favorable transaction scenario for the seller.

CE: Improving Customer Service Through Outsourcing (Repeated Friday at 11:00am)  
Angela Rodriguez, Director of Operations, Staff Boom

This course is an introduction to outsourcing for small to medium-sized agencies and brokerages. The course will review the typical services outsourced with associated benefits and challenges. We will review how to identify the right vendor, understand the technology and security issues, and the process from start to finish.

CE: Expand Your Brand  
Steven Williams, Director of Corporate Development, Oli Insurance Services

Learn the basic questions to ask when uncovering insurance opportunities for health, life and p/c business. Most agents/brokers focus on only one line of coverage. We’ll give you the tools and support to offer all lines of coverage and help you build a full-service brand. Learn how to build your brand and create a business plan and develop a successful cross-selling and referral program by maximizing your agency’s value and reputation.

The Future of CSR Onboarding in Commercial Insurance  
Justin Goodman, President, Total CSR

As a record number of insurance professionals retire, it has become critical to establish CSR onboarding programs that attract, teach, and retain the next generation of insurance professionals. This session addresses the financial impact of new employee onboarding, training, and turnover while providing practical, cost-effective solutions.

CE: Protecting Your Agency from Cyber Threats (repeated with additional Q&A time Saturday 2:00pm - 3:30pm)  
Scott Sutcliffe, Owner, Scott IT Group

Cybersecurity threats to your agency: what are they, how to detect them, and how to thwart them. You’ll gain an understanding on cyber threats that confront your business daily; tools to use in safeguarding your business, data and clients; and making sure you are compliant with state and federal regulations concerning clients’ private information.
### FRIDAY CE COURSES & WORKSHOPS

#### CE: Certificates of Insurance & Additional Insureds
Chuck Hembree, Jr., CIC, CRM, President, CLH Insurance, The National Alliance for Insurance Education & Research

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Agents will examine the unique problems in adding Additional Insureds and handling Certificates of Insurance. They will gain an understanding of hold harmless/indemnity agreements and the waiver of subrogation concept. They will identify the types of insurables and reasons for requesting additional insured status. They will identify the problems created when adding additional insureds and how to handle or minimize them. They will discuss the purpose, coverage limitations or exclusions for additional insured endorsements. They will be able to identify and describe the types of certificates, review evidence of insurance forms, and discuss how different letters on certificates and binders. They will also gain an understanding of Errors and Omissions considerations.

#### CE: Fighting Insurance Fraud with Technology
Douglas Osborne, CIFI, FCLS, CFE, Director of Special Investigations, Kemper

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Insurance fraud is still a major problem in our industry, but are carriers keeping up with technology to combat the fraudsters? In this course you will learn about some of the advances in technology used by both sides of the battle including Social networking, nefarious web-resources for everything from fake receipts to pay stubs and phony salary confirmations, hardware devices, photo and video “Metadata”, the “internet of things” (IoT).

#### CE: Revenue Boosting Clinic: Drive Additional Revenue and Value with Non-insured Benefits
Greg Schlatter, VP Sales, and Gene Weidewirth, Benefits Solutions Manager, New Benefits

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Increasing health care costs. Data security. Financial wellness. These are just a few of the top trends impacting your customers today. Would you like to offer solutions? Join us to learn how non-insured benefit solutions can create additional revenue for you and your customers. Popular products include telemedicine, discount dental, discount vision, identity theft protection, caregiving support, financial planning, and more. Non-insured benefits have no minimums, no exclusions, and typically include the entire family.

### PLEASE NOTE:
All speakers & presenters are responsible for recording and reporting their course CE credits.
S A T U R D A Y  C E  C O U R S E S  &  W O R K S H O P S

SEE KEY LISTED BELOW

8:00am - 10:00am
Salon A/B
2 Units
CE: Commercial Casualty Q&A
Chuck Hembree, Jr., CIC, CRM, President, CLH Insurance, The National Alliance for Insurance Education & Research

Using a question and answer format, agents will review and understand special coverage situations, such as: CGL Limits of Liability, Discontinued Products coverage, insuring Country Club events, insuring Mobile Equipment for liability coverage, and Multi-State Workers Compensation issues.

8:00am - 9:00am
Salon C
1 Unit (Pending)
CE: Agency/Brokerage Agreements and Hiring Practices: Two Critical Topics for Producers to Consider
Mark Robinson, Founding Partner, and Jeffrey Farlow, Partner, Michelman & Robinson, LLP

Through representing brokers and agents, Mark and Jeff have found agency/brokerage agreements and hiring practices to be the two critical topics producers must consider. To begin, Mark covers the topic of agency/brokerage agreements and insurance carriers. Thereafter, Jeff will highlight five pitfalls agents/brokers may face when hiring competitor’s employees.

8:00am - 8:45am
Salon D
1 Unit
Funnel Flipping - Dominate Commercial Sales
Adam Ketter, CEO, The Ketter Group

We will show how we did to expound our commercial sales by making a simple change in the way we prospect to commercial clients. In 40 minutes we can give you all the tools to replicate our success in your own agency.

8:00am - 8:45am
Salon E
1 Unit
Why Text Messaging is the Newest Rising Star in Insurance Sales
Scott Ankley, Director of Partner Development, Velocify by Ellie Mae

In this session, you’ll discover how text messaging can give your team a significant edge by delivering meaningful, contextual test conversations that can lead to significant conversion gains. Join us to discuss new research and learn why text should be part of your winning omni-channel sales strategy.

8:00am - 10:00am
Directors 1

Technology & Marketing Expert Bar
Laird Rixford, CEO; Don Hobdy, Vice President of Sales, ITC

Stop by this open session to enjoy some coffee and refreshments, and ask our experts your technology, sales, and/or marketing questions.

9:00am - 10:00am
Salon C
1 Unit (Pending)
CE: Regulators in the Deep End - New Cybersecurity Laws with Teeth
Scott Lyon, Attorney, Michelman & Robinson, LLP

Things are starting to get interesting when it comes to cybersecurity and data privacy regulations. After years of issuing only high-level regulations with no practical guidance on how they should be implemented, legislators and regulators are finally dipping their toes into the rulemaking waters again in a race to establish their jurisdiction over cybersecurity. This session will discuss some recent regulatory developments – namely, the NY DFS cybersecurity regulations, NAIC Data Security Model Law, EU GDPR, Colorado Consumer Data Privacy Act, and pending California legislation (Cal. SB 327 and Cal. Consumer Privacy Act) – and what they mean for the insurance industry as a whole.

9:00am - 10:00am
Salon D
1 Unit
CE: Living in Earthquake Country…The Risk is Real!
Craig Justice, President & CEO, Arrowhead General Insurance Agency, Inc.

Review of earthquake risk and exposures including residential and commercial earthquake insurance solutions and sales techniques to help agents protect their customers and grow and maximize revenue to their agency.

9:00am - 10:00am
Salon E
1 Unit
The Greatest Industry That No One Knows About
Eri Hallinan, Vice President, MarshBerry (2018 Keynote Speaker)

The number of professionals 55 years and older is 30% higher in the insurance industry than the rest of the economy, and the number of professionals in this group has risen 74% during the past 10 years. There is a systemic issue within our industry around the focus on capturing talent. Without change, the independent agency and broker model will be hard to sustain. During this session, MarshBerry will facilitate a discussion on critical changes the industry must make to move the needle with talent acquisition, development and retention.

1:30pm - 2:30pm
Salon D/E

Peer-to-Peer Learning Exchange

Join us for a roundtable peer-to-peer learning exchange. This is an interactive discussion between industry peers. Learn what the other guy is doing right. Have a problem, or maybe a solution? Come and share your experience or gain insights from your peers who have been through it. Topics: Employee Hiring and Compensation; Sales; Cross Selling and Account Rounding; New Agents.

2:00pm - 3:30pm
Salon A/B
1 Unit
CE: Protecting Your Agency from Cyber Threats (repeated Thursday 5:15pm - 6:15pm)
Scott Sutcliffe, Owner, Scott IT Group

Cybersecurity threats to your agency: what are they, how to detect them, and how to thwart them. You’ll gain an understanding on cybersecurity threats that confront your agency daily; tools to use in safeguarding your business, data, and clients; and making sure you are compliant with state and federal regulations concerning clients’ private information.

Keynote Speaker: Malika Gandhi

We live in an era of unprecedented change. The way that we live, move, and work in the future is being reshaped each day by major technological advancements and change. Our Saturday keynote address will take a closer look of how urbanization, autonomous vehicles, and workforce evolution has the potential to impact our day to day lives. We will also explore how these technology changes, along with social trends and consumer expectations, will fundamentally impact the insurance industry, shift distribution of risk and accelerate productivity innovation.

• What are the new change agents?
• How will we live, move, and work?
• How will the insurance industry respond?
• What is the agent of the future?
The Future of Insurance

We live in an era of unprecedented change. The way that we live, move, and work in the future is being reshaped each day by major technological advancements and change. Our Saturday keynote address will take a closer look at how urbanization, autonomous vehicles, and workforce evolution has the potential to impact our day to day lives. We will also explore how these technology changes, along with social trends and consumer expectations, will fundamentally impact the insurance industry, shift distribution of risk and accelerate product innovation.

- What are the new change agents?
- How will we live, move and work?
- How will the insurance industry respond?
- What is the agent of the future?

ABOUT MALIKA:

Malika Gandhi is a Principal in Deloitte Consulting’s Insurance Strategy practice, with 18 years of experience across the financial services industry, spanning insurance, retirement services, retail banking, and capital markets.

Malika works with her clients to drive growth through digital innovation, customer strategy, and analytics and has advised on a broad range of challenges related to customer acquisition, engagement, and retention.

Most recently, Malika has focused on technology-enabled disruption in the insurance sector including Future of Mobility and IoT, and advising insurance executives on how to gain competitive advantage through InsurTech; she currently serves as Deloitte’s market leader on InsurTech.

From 2013-2016, Malika led one of Deloitte’s insurance innovation incubators to conceptualize and launch an end-to-end digital Usage Based Insurance platform for the auto insurance sector.
InsurTech, The Death of Today's Agent; Agents' Future Has Never Looked Brighter

Today’s modern consumer and the ever-growing use of insurance technology are transforming how insurance is bought and sold. This change has created a situation where the direct writers, lead aggregators and mega agencies are taking over and leaving traditional agents behind. If this is true, then why are so many independent agencies not only surviving, but thriving through aggressive growth and M&A? Join Laird Rixford, CEO of ITC, and Stuart Ganis, Principal of Ganis Consulting, in this interactive session as they debate this ongoing industry change and how it will define your agency’s future.

DON’T MISS THIS BREAKFAST & LEARNING SESSION
Sunday, September 23 | 8:30am - 10am | Salon F | Ticketed Event

DON’T MISS OUT - STOP BY BOOTH #319
LEARN ABOUT E&S RISKS

PEER-TO-PEER ROUNDTABLES
Information & Learning Exchange with Your Peers
Saturday, September 22 | 1:30pm - 2:30pm | Salons D/E

Join us for a roundtable peer-to-peer learning exchange. This is an interactive discussion between industry peers. Learn what the other guy is doing right. Have a problem, or maybe a solution? Come and share your experience or gain insights from your peers who have been through it.

Topics include:
- Employee Hiring & Compensation
- Sales
- Cross Selling & Account Rounding
- New Agents
Time for Change

The way we advertise, communicate and sell insurance products is changing as rapidly as how vehicles back up, park and drive themselves. Move forward with a carrier offering you state of the art technology and a product suite to meet your customer’s needs.

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our HISTORY

Since 1962, the American Agents Alliance—a national insurance association—has been empowering independent insurance agents & brokers to thrive through advocacy, education and networking.

what we OFFER

- Members-only E&O insurance
- Live calls/warm transfer leads
- Discounted online continuing education opportunities
- A variety of industry partner discounted products & services
- Free legal hotline
- Agency consulting services
- Industry forms & manuals
- Disability insurance program for agency principals
- Affinity discounts with partners like Lenovo, UPS, Office Depot
- And more!

members—only E&O

- A-rated & admitted • Special rates for new agents • Affordable premiums
- Convenient monthly payment options • No aggregate program limit
- No charge for support staff • First dollar defense; deductible applies to damages only
- Defense costs outside the limit of liability—subject to a cap of $1M
- Limits up to $3M each claim / $5M aggregate each agency • Limited EPLI coverage available
- Deductible waiver endorsement available after participating in program for 3 years
- Discount for agencies with 50% or more staff who maintain CIC designations

access to PREFERRED MARKETS

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- MetLife (Commercial Lines) • Progressive (Personal & Commercial Lines) • SAFECO Insurance
- Selective Insurance • Stillwater Insurance Group • Travelers • Wright Flood

INSTANT E&O QUOTES AT:
www.agentsalliance.com/membership-benefits/eo

PREFERRED MARKET INQUIRIES TO:
Sarah Lewis, Personal Lines Underwriter
submit@agentsalliance.com | (866) 497-9222 Ext 15

MEMBERSHIP INQUIRIES TO:
info@agentsalliance.com

Joining The American Agents Alliance has been an excellent partnership for us and one I highly recommend. When starting out our agency several years ago the Alliance was key in helping us gain access to carriers we would not have been able to access on our own. The support The Alliance has provided us over the years is second to none. Whether it has been discussions on industry trends or specific questions relating to our agency, the advice and network of agents we can reach out to has been one of the keys to our success. The annual convention is one of our favorites and a great place to speak with carriers and network with other agencies.

-Diane Díaz Hopkins, Diane Díaz Hopkins Insurance

My original purpose for joining was access to E&O insurance and the continuing education opportunities at the annual convention. Later, the American Agents Alliance Gateway program helped our office when we lost one of our carriers (due to volume), be able to maintain those clients by transferring them to the Gateway’s agency code. Years later, we have that market back and still have those clients. Any time I meet someone starting up their own agency, I suggest membership with the American Agents Alliance, if for anything else, to attend the convention, interact with other independent agents to learn how to make their own business stranger, get CE credits, and meet the carrier reps for potential appointments.

-John L. Wilson, CPCU, Neighbors Plus Insurance Services

“
**BOARD OF DIRECTORS**

**PRESIDENT | KEN MAY** is the principal of Ken May Insurance Services located in North San Diego County. A graduate of the University of San Diego, he started in the insurance business in 1982, joined the American Agents Alliance and soon after joined the board of directors in the mid-1980s. He now serves as the President & CEO of the American Agents Alliance. Before getting into the insurance business, Ken worked as a marine mammal trainer at Sea World of San Diego for eight years, which included working with Shamu, the famed killer whale.

**VICE PRESIDENT | BRADY HARRIGAN** is President of Ludwig & Fawcett, Inc., a family-owned agency in Mountain View, CA. Brady began his insurance career in 1981 by working at his parents' business during summer breaks from Chico State University. In 1984 he obtained his insurance license and joined the agency full-time, alongside his stepfather, mother, and later his younger brother. Over the years Ludwig & Fawcett has grown both in volume and in scope. Brady, his wife, and two teenage daughters live in Mountain View, where they are active in the local community. When not busy with work & his daughters’ sports & activities, he enjoys running & traveling.

**SECRETARY | TONI DAMBERGER**, along with her sister Wendy, is the owner of Damberger’s Insurance Agency located in Mountain View, CA. Toni has been in the insurance business for more than 30 years. Before becoming an agent she worked in accounting for Memorex and Varian. Toni enjoys being a member of the American Agents Alliance board and being active in her local neighborhood association. In her free time she enjoys traveling, entertaining, cooking and wine.

**CHIEF FINANCIAL OFFICER | CHARLIE GARRISON** has 45 years of experience as an agency owner principal. He is currently 100% owner and President of Garrison Insurance Agency, Inc. and Garrison Family Insurance Agency, Inc. located in Chula Vista, CA. Charlie is a CIC and has been an American Agents Alliance board member for many years and accepted the position as Chief Financial Officer a few years back. After graduating with a degree in accounting from San Diego State University, Charlie served 24 years in the Naval Reserves from which he retired as a Captain (O-6).

**IMMEDIATE PAST PRESIDENT | DEBRA JACKSON** is President and CEO of The Trident Agency, Inc. located in Woodland Hills. She began her insurance career in 1984 when she left the banking industry to join her father’s agency. Debra is sitting past President of the American Agents Alliance and has served on the board of directors since 2005. Her hobbies include ballroom dancing, entertaining friends & family, traveling and attending LA Lakers games.

**BOARD MEMBER | ROGER STONE** was born in Detroit, Michigan and grew up spending time between Orange County, California and Omaha, Nebraska. He is the owner of the Roger Stone Insurance Agency in Newport Beach and has been in the insurance business since 1978. Roger has a staff of about 28 people. He owns 2 commercial office buildings and serves on 2 real estate association boards. His hobbies include bowling, running and physical fitness; he is a fan of track & field and British rock and roll. Roger lives in Orange, California with his wife Shirleen and daughter Amanda.

**BOARD MEMBER | ALEXANDER EDDY** is the President of AEIFS, Inc. DBA: Alexander Eddy Insurance and Financial Services, in Los Angeles. He is a graduate of Temple University in Philadelphia and a veteran of the industry, establishing his agency in 1993. He has been an American Agents Alliance board member since 2011. In his spare time he plays tennis and golf and serves on his tennis club’s membership committee.

**BOARD MEMBER | MARY GANIS** is the principal at Ganis Insurance Services, Inc. Before that, she owned Chief Insurance Agency from 2000-2005 and then trained agents all over America until 2012 when Ganis Insurance opened. She has over 35 years of experience in the insurance industry working all aspects of the business including the carrier side, independent agent arena, management, sales, underwriting and more. In her spare time, she likes going to Kings’ games and concerts, especially ones performed by her two kids.

**BOARD MEMBER | PHIL MUNIGA**, founder of Best Deal Insurance, has been a leader in the insurance industry serving the Southern California community for over 30 years. As a board member he has chaired various local meetings and earned the distinction of “Agent of the Year in 2005” for his numerous contributions to the association, his community and his clients. He has been instrumental in unifying the Spanish speaking insurance community and educating them on the intricacies of serving the Hispanic community. Insurance has been Phil’s lifelong dedication, as well as his family’s and is now mentoring his son Josh Munguia to follow the same path.

**BOARD MEMBER | JOEL WRIGHT** is the Agent/Owner of JB Wright Insurance Services, Inc. in Chino, Ca. He opened his agency in 1989 and it has grown to two locations with 10 employees. Joel has several things in his life that he is passionate about. He is devoted to his family, his friends, his business and his staff members. He says his claim to fame in business is that he still has his first client he wrote in Dec 1988 at his parents kitchen table as a customer and he still employs his first commissioned sales agent he hired in 1990. He has most recently served on the Mercury Producer Council Board from 2011-2015 where his was the Council Chair in 2014. Joel’s passion for this Independent Agent is why he serves and why he has been asked to join the American Agents Alliance Board.

**BOARD MEMBER | HARRY CRUSBERG** is the 3rd generation in his family’s business with 36 years of experience. He partnered with Decker Insurance in 1998 and now has 5 locations for Crusberg Decker Insurance Services, Inc. Harry earned a B.S. in Business Administration and an A.S. in Fire Science. He spent 27 years in the Pasadena Fire Department and retired in 2005 to pursue business full-time. In addition to his board position with the American Agents Alliance he serves on the Producer Council for CSE Insurance, was the Board Chairperson on the Mercury Council and serves on the nonprofit board Fire Family Foundation. Harry is married with two great kids living in the foothills of southern California. He enjoys sports, playing hockey, biking, camping and other outdoor activities.
Many thanks to the following companies who have generously donated prizes valued at $100 or more! Be sure to stop by these booths to enter each prize drawing.

ABA Insurance Services / Booth #607...................................Alexa Echo + $25 Amazon Gift Card
AccuGency / Booth #104 ..........................................................$100 Visa Gift Card
Agency Matrix / Booth #716..............................................................Apple Watch
Agency Revolution / Booth #308........................Hydro Flask Bottle, SiliPint Glass, Chocolates + Snacks
AgencyZoom.com / Booth #605.....................................................One Year FREE of AgencyZoom ($1200 value)
Arch Insurance Company / Booth #108...........................................Apple Watch
Evolution Insurance Brokers / Booth #319..............................Yeti Cooler Bag
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Hagerty / Booth #707..............................................................Master & Dynamic Headphones
Hawksoft / Booth #618..............................................................BOSE Soundlink Micro Waterproof Bluetooth Speaker
ITC / Booth #301........................................................................Microsoft Surface 3 Tablet
J.R. Olsen Bonds & Insurance Brokers, Inc. / Booth #601.................................Vodka Bluetooth Bottle
Kemper Specialty / Booth #416................................................Amazon Echo Plus with Built-In Hub
Michael Sullivan & Associates, LLP / Booth #209..........................$100 Amazon Gift Card
New Benefits / Booth #700.........................................................$100 Visa Gift Card
Omaha National Group / Booth #609........................................Fire HD - 1080p Full HD | 32 GB Storage | Alexa Hands-Free
Precise Leads / Booth #402.......................................................$500 in FREE Leads (via Precise prepaid card)
ProNova Partners / Booth #505..................................................$100 Visa Gift Card
Sambasafety / Booth #101..........................................................$100 Amazon Gift Card
Shield Commercial Insurance Services / Booth #318.................Amazon Echo
SIS Wholesale Insurance Services / Booth #217............................Califino Tequila ($145 value)
South Coast Surety / Booth #807..................................................A Bottle of Don Julio 1942 Tequila ($130 value)
Vacant Express / Booth #310..........................................................$100 Visa Gift Card

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