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# LEADERS OF INFLUENCE — INSURANCE —



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## 2022 LEADERS OF INFLUENCE - INSURANCE



### BOBBIJO DENOFA BROAD

REGIONAL PRESIDENT, ORANGE COUNTY

BobbiJo DeNofa Broad is the regional president of EPIC Insurance Brokers where she leads the operations of Irvine, Newport Beach, Pasadena, San Diego, and Ontario office in California as well as the Arizona market. In this role, she is responsible for strategy, resources, and client solutions and service deliverables for Property and Casualty and Employee Benefits. She leads the sales and marketing group including recruitment of sales and technical talent. Broad has been extremely successful in helping producers achieve new business success, mentoring colleagues and helping to refine the office's operational platform to support clients and growth.

Broad joined EPIC Insurance Brokers & Consultants in 2019 as the Executive Managing Principal and the Head of the West Region Risk Management Practice. In addition to her President role, Broad will continue in this West region role, where she is responsible for managing thought leadership and the design and placement of complex insurance coverages and risk solutions to serve client's needs and protect their assets. Broad is also a Senior Client Advocate leading expert teams supporting several private and public companies.

Broad is a graduate of Temple University's prestigious Risk and Insurance program and has a bachelor's degree in Risk Management & Insurance and International Finance. With 27 years of industry experience, Broad has worked with a wide range of client verticals including non-profit and social services, automotive, life sciences, construction, and manufacturing. Broad is based in EPIC's Newport Beach, California office.

Broad can be reached at [bobbijo.denofa@epicbrokers.com](mailto:bobbijo.denofa@epicbrokers.com).



### GLEN CARLSON

SENIOR VICE PRESIDENT

Glen Carlson has been with McGriff since 2004 when he opened the firm's West Coast operations. His expertise is in developing partnerships with clients to understand their business operations and lower their total cost of risk. He focuses on understanding his clients' unique challenges - financial, operational, strategic and hazard.

The 35-year risk management veteran has extensive experience with group captives and single-parent captives. He also specializes in analyzing insurance programs, identifying inconsistencies, and identifying potential coverage gaps. He then works closely with his clients to find the proper blend of traditional insurance, self-insurance, risk transfer, and retentions to meet the individual needs of each organization.

Carlson has served as a featured speaker at numerous industry events and has been published in several trade publications. He holds the Associate in Risk Management (ARM) and Certified Insurance Counselor (CIC) designations.

Carlson can be reached at [gcarlson@mcgriff.com](mailto:gcarlson@mcgriff.com).



### STEVE FISK

PRINCIPAL

Steve Fisk joined Marsh & McLennan Agency (MMA) in 2007 and is a principal in the firm's Orange County Business Insurance Division. Fisk developed and co-leads the Consumer Goods Practice Group, a significant area of growth for the company. He's been recognized as an industry leader and has been named a winner and finalist of Risk and Insurance's Power Broker of the Year several times in the last decade. He was also named a Top Producer by Insurance Business America in 2019.

Fisk has deliberately sought out relationships across a variety of disciplines that serve the industry. Through connecting with lawyers, accountants, and bankers who share Fisk's passion and focus on the industry, he learns about all aspects of the industry. These networking groups create opportunities to understand the industry challenges whether legal, accounting, or financing.

Fisk can be reached at [steve.fisk@marshmma.com](mailto:steve.fisk@marshmma.com).



### RONDA ECKHARDT

SENIOR VICE PRESIDENT, CONSULTING SERVICES

Ronda Eckhardt is a senior vice president of consulting services in McGriff's Employee Benefits department.

With over 25 years of experience in employee benefits, Eckhardt is responsible for overall client management in a variety of industries, including pharmaceutical, retail, medical device, nonprofit, engineering, etc.

She leads a team recognized at McGriff for delivering exceptional service, sound long-term financial management strategies, and creative employee communication while exceeding her annual sales goals year after year. Her clients appreciate the tremendous value she and her team provide, alleviating much of their workload.

Eckhardt is a licensed California Life and Health Property & Casualty agent. She earned her bachelor's degree in business administration from the University of Colorado at Boulder. She serves as a mentor for future graduates of the Leeds School of Business at the University of Colorado and as vice president of the Orange County alumnae chapter of Alpha Chi Omega.

Eckhardt can be reached at [reckhardt@mcgriff.com](mailto:reckhardt@mcgriff.com).





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### MATT CLEMO

SOUTHERN CALIFORNIA EMPLOYEE  
BENEFITS PRACTICE

As executive managing principal for EPIC Insurance Brokers, Matt Clemo is ultimately responsible for the growth and operational excellence of the Southern California Employee Benefits Practice. In his role, Clemo leads organic growth initiatives for the company including client acquisition, producer recruitment, and M & A. Clemo has played an instrumental part in EPIC's rapid growth in Southern California and will continue to work closely with his counterparts to build a culture where our people and our clients truly do come first.

Clemon has been in the employee benefits industry for over 20 years with a primary focus on business development and client retention. Clemon's technical expertise and client focused perspective enables him to lead in a way that fosters collaboration while ensuring the team is well supported and positioned for success.

Clemon grew up in Southern California but left to attend the University of Colorado, Boulder where he studied Business Communication and Religious Studies. Clemon and his wife Nancy have been married for 18 years and they have three boys. When he isn't spending time with the family or attending one of his boys numerous sporting events, Clemon enjoys playing golf, surfing, snowboarding, fishing, watching live music, and coaching youth sports. Clemon is also involved in local and national charitable organizations. Matt is located in EPIC's Newport Beach, California office.

Clemon can be reached at [matt.clemon@epicbrokers.com](mailto:matt.clemon@epicbrokers.com).



### RITA GUILD

PRINCIPAL AND CLIENT SERVICE DIRECTOR,  
EMPLOYEE HEALTH & BENEFITS

Rita Guild is a principal and director of Client Service for Marsh McLennan Agency's (MMA) Orange County office. Guild joined Marsh & McLennan Agency (MMA) as a client executive in January 2014, eventually overseeing all of service for employee health and benefits clients in Orange County. During her thirty year career, she has gained extensive experience working with all forms of employee benefit programs ranging from complex self-funded medical insurance plans to designing and implementing wellness plans. She works to customize the most efficient employee benefit programs for her clients, reduce their administrative burdens, and help them adapt to regulatory changes.

Under Guild's leadership, MMA's Orange County employee health and benefits team has thrived in the midst of tremendous growth. She has fostered a culture of opportunity and excellence within the department that directly and positively impacts the service MMA Orange County clients receive. Guild and her team pride themselves in providing world-class service with a local touch that emphasizes local industry knowledge.

Prior to joining the firm, Guild was vice president of employee benefits at another Orange County brokerage for 16 years. Before that, she worked as an account executive for Hilb Rogal & Hobbs for 10 years. Guild attended College of the Desert and is active in the community, volunteering at His Place Food Bank.

Guild can be reached at [rita.guild@marshmma.com](mailto:rita.guild@marshmma.com).



### ERIN HOEFER

SENIOR VICE PRESIDENT, CONSULTING SERVICES

As senior vice president, Consulting Services at McGriff, Erin Hoefer oversees a client management team that provides employee benefits solutions for large, U.S.-based employers in the manufacturing, high tech, aerospace, and defense industries. She joined McGriff in 2010.

Hoefer and her team take an active role in helping clients identify innovative solutions for managing their employee benefits spend-an expense that is often the second largest line item on their P&L statements. She helps clients identify potential vulnerabilities in their existing benefits plan and develop strategies that leverage available resources to mitigate risk exposures.

A 25-year veteran of the employee benefits industry, Hoefer speaks at industry events and conferences as a subject matter expert in healthcare benefit design. Recent topics include:

- Corporate data driven decision-making to manage health care spend
- HSAs and consumer-directed health plans as a wealth planning tool
- Strategies for successfully integrating health plans after a merger or acquisition

Hoefer studied mathematics at DePaul University and moved to Southern California in 2004. She spends her free time as an equine therapy volunteer and advocates for people with special needs.

Hoefer can be reached at [ehoefer@mcgriff.com](mailto:ehoefer@mcgriff.com).



### STACY HUBBARD

PRINCIPAL, MANAGING DIRECTOR - OC

Stacy Hubbard is a principal and managing director for Marsh McLennan Agency's (MMA) Orange County office. In addition to her leadership role, she specializes in employee benefits for both public and private industry sectors. Hubbard has been in the health care industry for over 25 years and has experience with fully insured and self-funded health plans.

Hubbard became the OC office's Managing Director in 2022, serving as a leader to all colleagues including sales, service, and support. Hubbard combines extensive experience with client consulting and management, employee health and benefits, compliance, strategic planning and project management with impactful team leadership and an emphasis on cross-departmental collaboration that inherently benefits the clients MMA serves.

Hubbard has also contributed heavily to the growth of MMA's Los Angeles office in close partnership with LA's Managing Director and continues to partner closely with the LA employee health and benefits division.

Prior to joining MMA, Hubbard managed the client services department at a different brokerage for eight years. Prior to moving to the broker side of the industry, Hubbard worked for seven years at Beech Street, a national PPO network for self-funded employer groups.

Hubbard earned a bachelor's degree in organizational learning and a master's degree in healthcare administration (MHA) from Chapman University. She is actively involved with the Ronald McDonald House organization and volunteers her time for various events throughout the year.

Hubbard can be reached at [stacy.hubbard@marshmma.com](mailto:stacy.hubbard@marshmma.com).





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### DOUGLAS KING

EXECUTIVE VICE PRESIDENT, CONSULTING SERVICES

Douglas King has worked nearly 30 years in healthcare, the first two decades in leadership roles for national health plans. He joined McGriff in 2013 and currently manages self-funded clients ranging from 1,100 employees to 55,000, including McGriff parent Truist Financial Corporation, where he drives program innovation, plan management strategies and population health improvements.



Prior to joining McGriff, King managed over \$3 billion in medical premiums for Blue Shield of California as a general manager and \$1.5 billion in medical premiums as a general manager at Health Net. He also served as the president of Health Net Life Insurance and general manager of their dental and vision subsidiaries.

In addition to those leadership roles, King also has served as a chief financial officer and sales senior vice president, providing a well-rounded business perspective and understanding to benefit programs, incentive designs, and communication strategies.

He earned his MBA and BSBA in business administration from Chapman University and is a licensed agent in all 50 states.

King resides with his wife of 27 years in Orange County, CA and is a proud father of two adult sons, both of whom played Division I college baseball. He enjoys being outdoors, but is especially fond of early morning golf, late afternoons at the beach, and Angels baseball games.

King can be reached at [douglas@mcgriff.com](mailto:douglas@mcgriff.com).



### JULIE MANGRELLO-JENNINGS, MSHR

PRINCIPAL AND CLIENT SERVICE DIRECTOR,  
EMPLOYEE HEALTH & BENEFITS

Julie Mangrello-Jennings is the owner of MNJ Insurance Solutions and launched the agency in 2015. She started her career in Human Resources and decided to follow her passion with Employee Benefits. With over 25 years of experience as a Health and Life Agent and in HR Management, it provides her with a solid understanding of both the employer and employees' needs.



Mangrello-Jennings's primary goal, as a trusted advisor, is to educate and empower her clients to make informed decisions when evaluating their employee benefits. In addition, she informs clients on various aspects of the Affordable Care Act, COBRA and ERISA compliance, and educates employees on benefits literacy and how to be a responsible consumer. She believes Employee Benefits are not a "one-size fits all solution" and enjoys customizing solutions that fit her clients' needs and budget.

She holds a Bachelor's degree in Business Management and earned her Master's degree in Human Resources, with an emphasis on Organizational Leadership from Chapman University.

Mangrello-Jennings is a Christian, a wife, a mom of three adult children, and a proud grandma of Indie and Isla. She enjoys spending time with family, Zumba, and traveling and hiking with her husband. In her spare time, she serves as an Ambassador for the Laguna Niguel Chamber of Commerce, volunteers at Professionals In Human Resources Association (PIHRA) annual conference and events, key note speaker on various Employee Benefits and Compliance topics, and she enjoys helping with the food pantry ministry for those in need in her local community.

Mangrello-Jennings can be reached at [julie@mnjinsurance.com](mailto:julie@mnjinsurance.com).



### DAVID NAVA

PRINCIPAL

David Nava joined Marsh & McLennan Agency (MMA) in 2008. With 15 years' experience as a broker and over \$100 million in premiums under management, Nava plays an influential role in client strategy and innovation. His knowledge of program structure, design, funding and implementation has proven invaluable to his clients.



In addition to managing his current clients he also serves as the Apparel/Retail/Consumer Goods Practice Leader. Industry Practice leaders at Marsh McLennan Agency are seen as internal specialists across the country that help inform on the most important issues facing that industry, and consult on the best possible ways to support our clients utilizing our resources, industry network, and proprietary solutions. Nava's extensive work with clients in the Apparel/Retail/Consumer Goods space makes him an asset to both his clients and colleagues based on his experience building employee health and benefits programs that best support growing businesses and their people, while also protecting their bottom line.

Nava holds a Bachelor of Science in business administration with a concentration in sports marketing from the University of Oregon. He is involved with many civic and community organizations, including California Fashion Association, the Surfrider Foundation, and the Surf Industry Manufacturers Association - Environmental Fund, a non-profit that works to protect the ocean and beaches.

Nava can be reached at [david.nava@marshmma.com](mailto:david.nava@marshmma.com).



### STEVE MARQUEZ

SENIOR VICE PRESIDENT

Steve Marquez has served in the commercial insurance industry for 35 years. He started his career as an underwriter trainee before working for various insurance companies and opening his own brokerage firm in 1991. His firm later merged with McGriff.



At McGriff, Marquez has held roles in business development as well as sales and executive leadership. He is primarily known in the industry for his client advocacy. Utilizing analytics as well as personalized risk and claim management strategies, Marquez and his experienced team have implemented effective service models to help their clients understand and better control their total cost of risk.

Marquez's client-centric philosophy has positioned him to work with some of Southern California's largest and oldest manufacturers, distributors, and professional service providers, both publicly and privately held.

Marquez has served on local and national brokerage councils for some of the largest insurance companies in the world. He has also been a guest speaker for various employer groups on topics ranging from workers' compensation abuse to cyber liability.

Marquez has earned his Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) designations. He earned his bachelor's degree in business administration from the University of La Verne as well as a certification in organizational leadership from Northwestern University's Kellogg School of Management.

Marquez can be reached at [smarquez@mcgriff.com](mailto:smarquez@mcgriff.com).



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**Mark A. Russ**  
*CA - Property & Casualty Practice Leader*  
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### MARC PANNIER

PRINCIPAL

Marc Pannier is a principal with Marsh & McLennan Agency (MMA) and leads the Employee Health and Benefits Division in the firm's Orange County office. He joined the firm in 2006, specializing in employee benefits programs for mid-sized companies in both Orange and Los Angeles counties. Pannier brings to the firm a commitment to client advocacy and more than a decade of experience in employee benefits management. His responsibilities include business development and management of large and middle-market benefits clients in addition to leadership and growth of the Orange County office.

Prior to joining MMA, Pannier worked at Marsh & McLennan Companies for 12 years, including Mercer and Johnson & Higgins. Prior to the brokerage industry, Pannier worked for two years at Health Net, one of California's largest managed care companies.

Pannier is a third generation native of Orange County and earned his Masters of Business Administration degree from the University of California at Irvine and his bachelor's degree from Tufts University. He is a past president of the Orange County Employee Benefits Council, current vice president of Oak Creek Homeowners Association and past president for 14 years of Ashford Place HOA. He is the Orange County chairman of the Tufts Alumni Admission Program and actively participates coaching several youth sports programs including Little League baseball and AYSO soccer.

Pannier can be reached at [marc.pannier@marshmma.com](mailto:marc.pannier@marshmma.com).



### MARK ROSSKOPF

SENIOR VICE PRESIDENT

McGriff Senior Vice President Mark Roskopf is based in our Irvine office. With a career spanning 40 years (the past 30 at McGriff), Mark is a recognized leader in the California commercial insurance brokerage community.

Roskopf's insurance journey started after graduating from Whittier College in 1982. He entered a two-year training program with Utica Mutual Insurance Company and eventually achieved a multi-line underwriting position in Utica's Pasadena office.

In 1985 Roskopf joined his family's insurance agency, Roskopf Rapp & Schmidt in Rosemead, CA, where he began learning the construction industry. His focus moved to commercial insurance and bonds for local builders and heavy engineering firms before joining a national broker where he worked with large construction firms.

Roskopf currently works in McGriff's Property and Casualty division, specializing in construction and higher education.

"I've gravitated to two of the most challenging industries for insurance placement and service requirements," he said. "I'm fortunate to have an incredible team of seasoned professionals supporting my efforts. They are truly perfectionists."

Roskopf has tapped into the deep resources at McGriff to offer his clients a diverse range of carriers and products, as well as meaningful loss control and claims management services.

He resides in San Juan Capistrano with his wife and two daughters.

Roskopf can be reached at [mrosskopf@mcgriff.com](mailto:mrosskopf@mcgriff.com).



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### JOANNE TRAN

PRINCIPAL AND BENEFITS CONSULTANT LEADER

Joanne Tran is a principal and benefits consultant for EPIC insurance Services. She has extensive experience in health plan management with an emphasis on complex funding arrangements, cost containment, and mergers and acquisitions.



Over the years, Tran has had the opportunity to work with a wide array of companies and industries which has given her a unique perspective. She works closely with her clients to provide innovative strategies and build multi-faceted and equitable employee benefit programs that truly resonate with each company's culture. Currently, Tran's clients are in a variety of industries including, law firms, architects, engineers, technology and non-profit.

In addition to her Consulting role, Tran is also the Director of Employee Benefits Operations for EPIC's Southern California region where she oversees the client service team and collaborates closely with regional executives to ensure operational excellence, improve processes, and drive strategic initiatives.

Tran received her Bachelor of Arts degree in Business Administration with a concentration in Marketing and a minor in Economics from California State University Fullerton. In her spare time, she enjoys fitness, travel, cooking and spending time with family and her three dogs. Tran is based in EPIC's Newport Beach, California office.

Tran can be reached at [joanne.tran@epicbrokers.com](mailto:joanne.tran@epicbrokers.com).



### MARK TANZER

PRINCIPAL, DIRECTOR OF BUSINESS INSURANCE OC

As a principal and director of sales, Mark Tanzer currently leads business development efforts for the Business Insurance Division of Marsh & McLennan Agency (MMA)'s Orange County and Los Angeles. In his role, Tanzer focuses on three priorities: accelerating profitable growth, retaining customers, and enhancing service delivery. He has over 30 years of experience in numerous property and casualty positions, including in client management, leadership, and business development capacities.



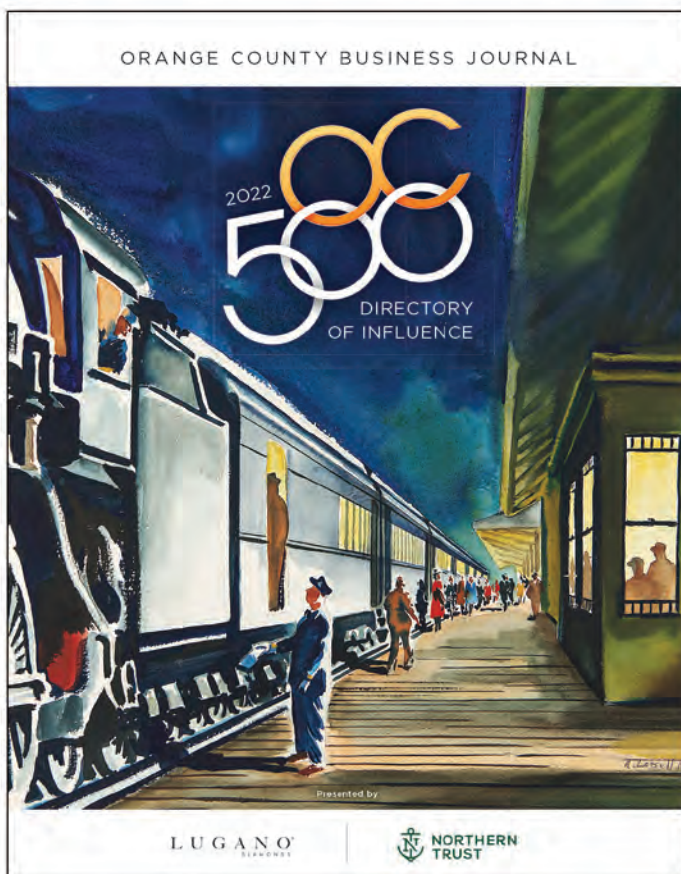
Tanzer's leadership within MMA is extremely impactful given his extensive experience in the industry. He is known within the firm as a mentor to newer colleagues and helps them navigate the complexities of the industry while also helping them support clients with world-class service. He has a unique combination of insurance expertise, years of building strong client relationships, and strong leadership qualities that greatly benefit both MMA's OC and LA teams and the clients they serve.

Prior to working at MMA, Tanzer held senior production and management positions at other firms. In these roles, he was responsible for working with large complex multi-national companies by assisting them with alternative risk financing, risk transfer, claims and loss prevention.

Tanzer is involved with The Alzheimer's Association of Orange County and Assistance League of Santa Ana.

Tanzer can be reached at [mark.tanzer@marshmma.com](mailto:mark.tanzer@marshmma.com).

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