

# BROKERS

## FROM MUSIC TO INSURANCE BY ALEX WRIGHT

Anita Zaccaro went from working for famous musicians to brokering commercial insurance.

**T**HERE ARE TWO types of insurance agent: Those who follow a pre-defined career path and those who fall into the trade.

The latter exactly sums up Anita Zaccaro. A latecomer to the insurance world, she joined the industry in 2015 and worked her way up to the role of commercial lines account executive at Panorama Risk and Insurance Solutions, where up until recently she handled the book for a range of distributors and property owners.

But it all started out so differently.

### FALLING INTO THE MUSIC INDUSTRY

Music has been central to Zaccaro's life from an early age, growing up in the San Francisco Bay Area as part of a musical family. Following her passion for entertainment, she eventually ventured off to study mass media communications studies at the University of California.

After finding an advert in the school newspaper for an office assistant at a boutique entertainment management firm, Fitzgerald Hartley Company in Los Angeles, she applied and got the job.

"I fell into the music industry the way many people do in insurance — by accident," said Zaccaro. "I can remember walking into the interview and seeing a bunch of gold and platinum records on the wall and becoming so excited, because at that time, music was my life."

After completing her studies, Zaccaro was offered a full time job at the firm as an executive assistant to one of the partners. She started on the publishing side of the business and ran an independent record label for a well-known instrumentalist before progressing to managing artists and finding new talent.

"It was a case of having to learn on my feet," Zaccaro said. "A lot of times I just rode into situations, having to deal with these famous artists, and I either had to sink or swim."

Among her proudest achievements

was one of her first: Helping country singer and songwriter Vince Gill make his breakthrough with the album *When I Call Your Name*. Zaccaro also went on tour with Olivia Newton-John, including a press junket with John Travolta to mark the 20th anniversary of the musical *Grease*.

"Those were some great times," Zaccaro said. "Olivia was the nicest, most down-to-earth person you could wish to meet, and we soon became good friends."

Her clientele ranged from rock to jazz to country artists, and everything in between. She's worked with Toto, Brad Paisley, Carlene Carter, LeAnn Rimes, David Benoit, Dwight Yoakam and Clint Black, as well as producers Elliot Scheiner, Don Smith and Geoff Emerick to name but a few.

Among one of her most famous, yet understated, clients was Scheiner, the musical producer for Steely Dan, Paul Simon, Van Morrison, Fleetwood Mac, Queen, Eric Clapton and the Eagles. During their time working together they became firm friends and Zaccaro even went to his home studio on the East Coast, where she was treated to a 5.1 remix of Queen's *Bohemian Rhapsody*.

There were some excruciating moments, too. One time she flew out to the Caribbean for a corporate gig her client was performing at.

"It was an absolute disaster from the word 'go,'" Zaccaro said. "Unbeknown to me, the artist had a substance abuse problem, and about 15 to 20 minutes into the show they lost their voice and did a cartwheel and fell off the stage."

"The promoter was furious and yelling at me," Zaccaro continued. "But I managed to calm him down and talked my way out of the situation, agreeing to come back and do another performance the next year."

Then there was the time she flew to Chicago with Newton-John for the Oprah Winfrey Show.

Getting to the hotel in the middle of the night, they realised her carry-on suitcase with her diary was missing.

After a phone call to the airport,

Zaccaro managed to get hold of a security official and convince him to search the whole premises to find it and return it to the hotel, 45 minutes away in downtown Chicago.

"Poor guy. I felt so bad for him," Zaccaro said. "He turned up at 3 a.m. with the suitcase, and all I could offer him was an autographed picture of Olivia."

### MOVING INTO INSURANCE

Then the recession hit. In 2013 and after 23 years in the industry, Zaccaro found herself out of a job in an industry that was contracting fast.

Hearing the news on her return from a tour in Japan, she looked around for a new role, but the only ones going were either entry or executive level.

Looking for an income, Zaccaro approached a friend, Donna Barrett, who along with her husband Steve, own and run S Barrett Insurance Agency, a small independent agency based in Simi Valley. Barrett offered Zaccaro an account management job.

She then added marketing and newsletter production to her work writing proposals, quotations and endorsements for insurance clients.

"Honestly, my first thought was that insurance is really boring and I'm going to hate this," Zaccaro said. "But it turns out that nothing could be further from the truth."

After working for almost a year at S Barrett, where she learned the ropes and obtained her license, Zaccaro moved to Insurance West, which had just been bought by National Financial Partners. There was an opening in the entertainment division as commercial lines account coordinator, and Zaccaro was a natural fit.

From there, she made the jump to Hoffman Brown Company in 2016, assisting two senior account managers. Having spent three years there, Zaccaro wanted a new challenge and joined PCF Insurance Services, where she took on more responsibility.

But she soon found herself just



**Anita Zaccaro**, CISR, managed some household names when working in the music business.

going through the motions and spending less time interacting with customers. That was when she learned of an opportunity at Panorama, a fast-growing start-up out of New York with a team of 40 nationwide.

"They wanted to do something a bit different," said Zaccaro, who has a Certified Insurance Service Representative designation and is working on a Certified Insurance Counselor designation.

"Their philosophy is much more personal touch and customer-focused, while working in a modern environment."

### FULLY EMBRACING THE INDUSTRY

Zaccaro and Panorama recently parted company, but she is still intent on staying in the insurance business.

"The insurance business keeps you on your feet because there's always so much to learn," Zaccaro said. "It's also a lot more formal than the music industry, which took some getting used to, particularly the dress code."

And she's keen to stay in a customer-facing role.

"I don't want to be that insurance agent who only calls once a year at renewals," Zaccaro said. "I like to develop a proper relationship with my client and keep them in the loop at all times, helping them to better mitigate their risks."

As to what the future may hold, Zaccaro remains optimistic.

"In order to keep growing personally and professionally, sometimes you have to risk moving out of your comfort zone and maintain a strong, curious nature. Whether or not you achieve success or failure in the endeavor, you are going to learn something valuable," she said.

"After a very challenging year for all, I'm setting my sights on a bright future. The insurance industry has weathered many storms with resilience and continues to evolve as circumstances change. I intend to do the same," she said.

"Insurance has been really good to me and I've never once regretted making the move." &