

***Insurance maven enjoys first-hand experience with her clients' equestrian pursuits.***

*by Kim F. Miller*

On the most competitive hunter/jumper, dressage and eventing circuits, Donna Parker is almost as ubiquitous as the generous company she represents, Parker Equine Insurance. At Donna's lead, the California-based national equine insurance agency was a pioneer in sponsoring horse shows and their banners and booths are a fixture at events in all disciplines.



Busy as that keeps her, Donna does live another life on the regional show circuit: that of a competitor herself. A longtime student of Rainbow Canyon Ranch in Azusa Canyon, Donna successfully campaigns her appropriately-named Gotcha Covered in the amateur hunter and equitation divisions. Her trainer Kim Tasker is bringing "Parker" along in the pre-green ranks.

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Donna and Parker are capable of holding their own on the A circuit, but Donna prefers to focus on insurance or riding, not both, during the show season. “To me it’s really difficult to have a booth set up at a show and to be showing. I’ve done it a few times, but both take such incredible focus that I’ve found it hard to mix the two. When I’m showing, I like to be at the barn with my horse and I like being able to focus on that.”

Happily, she likes working with existing and new clients, too. She first began “working” shows early in her career with Parker Equine Insurance, where she started as a part-time employee in the accounts receivable department. “Back then equine insurance was a niche market,” Donna recalls. “A lot of people didn’t even know it existed.”

“I started going to dressage shows, giving them sponsorship money in exchange for setting up a booth,” she continues. “I gave a lot of free advice and educated horse owners about insurance. I met a lot of people back then who are still good friends today.”

Donna grew up in the Inland Empire. She was grateful that her non-horsey parents “let me be that horse crazy girl.” She had her own horse and enjoyed western and pleasure riding “but I always wanted to ride english.” A few classes while attending Cal Poly Pomona intensified that desire, which she eventually fulfilled in 2000 with lessons at Rainbow Canyon. Mary Gatti had been a client for years and encouraged Donna to come out and take lessons.

While taking pre-vet classes at Pomona, Donna paid her way through college working a graveyard shift at a local hotel and part-time hours for the Chino Hills Equine Hospital and preparing Quarter Horses for the Barrett sales. When her friend Janet Newcomb, who owned Equine Insurance at the time, offered her a part-time position, Donna accepted. “I didn’t know anything about insurance, but I liked to talk about horses and I had the veterinary background.”

### **Sink Or Swim**

She worked her way into a full-time position from there, realizing along the way that becoming a veterinarian was probably not her lifestyle of choice. When Joe Parker, of the Fresno-based Parker General Insurance, bought the business from Janet, one of his first steps was helping Donna get her license as an insurance broker. That was in 1993 and one of his next steps was

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handing over the reins of Parker Equine Insurance to Donna.

“That was a sink or swim decision,” Donna remembers of taking over the Southern California-based enterprise. “I had to go out and figure everything out.” Show by show, client by client and horse by horse, she did exactly that.

“Insurance was something you really had to educate people on back then,” Donna says. “We didn’t have the internet back then, so you really had to have an agent that was knowledgeable and there were not very many agents.”

Her initial clientele owned horses mostly enjoyed outside of the competitive realm. But as the Parker Equine Insurance show presence grew, so did the value of her clients’ horses. When an owner first asked about coverage of a horse she was buying in Sweden, Donna delved into the intricacies of insuring an imported horse from its place of origin forward. “I got really good at that!”



Of the company’s myriad show sponsorships and general support, Donna says, “Joe and I are both horse people and we really enjoy it.” She and Joe are long time partners in work and life. They finally tied the knot at a spontaneous ceremony at a Sonoma County Horse Park event in 2014.

She has enjoyed the challenge of keeping pace with changes in the industry, many spurred by the mixed blessing of the internet. On the one hand, customers are much better educated and claims and correspondence can be completed online. On the other, and as in every area of society, the “information age” generates quantity, but not always quality. “We spend a fair amount of time explaining to people why something they found online may not be the best product,” Donna notes. The abundance of insurance companies and policies compounds that.

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Technology has advanced horse care by leaps and bounds and often far ahead of human medicine and insurance coverage. Seeking treatment for a recent Achilles tendon tear, Donna was offered the option of putting her leg in a cast or undergoing PRP (platelet rich plasma) treatment. "I said, 'Oh, we do that all the time on horses.'" The doctor was surprised, she relays, because that treatment is still experimental in human medicine and insurance companies typically don't cover it because the FDA hasn't approved it. "Especially with elite equine athletes, we have many more cutting edge type of treatments."

Throughout her career, she's drawn heavily on her pre-vet education and 15 years working for the Chino Hills Equine Hospital. Coupled with keeping up to speed on new treatments and services, Donna's knowledge has sometimes helped initially denied claims get paid because she could explain why one event was related or unrelated to another. Her background always helps when walking clients through the claim process. As a fellow horse owner, she has the gift of putting clients at ease even when dealing with what can be complicated concepts at a scary time.

She strongly urges all insurance buyers to carefully read their policies before health issues arise and to allow agents to help them understand how the policy will apply in various scenarios.

Along with riding and spending as much time as possible with Parker, Donna finds time to indulge her creative side through drawing and painting. Several years ago a Rainbow Canyon friend wanted a portrait of her dog and Donna offered to give it a go. Barnmates' response to the resulting pastel put her work in high demand. Late night and early morning hours often find her at an easel. Like the current craze for adult coloring books, "It's a great stress reliever," Donna reports.

The Galway Downs event in Temecula and the Rolex Kentucky Four Star in Lexington, KY, are highlights on Donna's Equine Insurance calendar this month, with a visit to Sonoma Horse Park on the agenda for May. As always, she's busy, but never too busy to do what got her into the insurance business in the first place.

"I love talking about horses!"