

Stacey Halloran: Horsewoman Owner of Equidae Insurance

By Jane Simmons © 2019



Horsewoman Stacey Allen Halloran, MFAcc, is the President and the Managing Principal of Equidae Insurance, Inc. in Charleston, West Virginia.

Photo courtesy of Equidae Insurance



The bumper sticker presented by the Equidae Insurance company to each World's Champion winner and each winning trainer at the 2019 World's Championship Horse Show.

At the 2019 World's Championship Horse Show, Equidae Insurance presented a specially designed bumper sticker to every World's Champion, World's Champion of Champions, and World's Grand Champion winner in the August classes on the green shavings. Each winning trainer also received a sticker.

"We printed over 700 stickers," Stacey Halloran, the founder of Equidae Insurance, said. "We stuffed each one into the envelopes presented to the winners in the ring. Then, after the show, we determined each trainer's bumper sticker count and mailed the corresponding stickers to each trainer."

"This WCHS sticker sponsorship involved more work than just simply printing a sticker and writing a check, but we felt that the importance of the World Championship titles was one that should be shouted from the roof tops - and from car bumpers."

Stacey said that Charlotte Kurtz, the WCHS trophy and sponsorship coordinator, came up with the idea of bumper stickers and then Equidae executed it.

"We had been working since January to produce a sponsorship for Equidae which would have meaning to the exhibitors," she said.

This hard work and outside of the box thinking is typical of Equidae Insurance.

"At Equidae Insurance, we have a different mind-set that also applies to insurance as well as unique horse show gifts," she said. "We look at insurance through a different lens. We look at a policy as more than a risk assessment. We look for things that aren't there that maybe should be. You can't insure everything, but you need to make sure that you are insured enough that you can start over."

As a professional forensic analyst for 25 years, Stacey reviewed the annuity products and insurance policies of



From left to right: Bambi Bolin, Phyllis Brookshire, Stacey Halloran, Kelli Sultan, and Andrea Athanasuleas during the 2017 Matt Shiflet Stables Girls' Trip to Nashville, Tennessee.

her tax and accounting clients.

"I saw people taken advantage of in a commission-driven business where poor representation is rampant," she said.

Since opening her Equidae Insurance company in October 2016, it now is licensed in 80% of the states, with clients from Maine to Florida and from Virginia to California.

"I stress to our Equidae agents that we are product-driven, not commission-driven," Stacey said. "We try to inform each and every client as to their policies' coverages and exemptions so they are knowledgeable consumers and can make the insurance decision right for them."

Today, Equidae Insurance offers a wide variety of products for all equine-related activities, including, but not limited to: Equine Mortality, Major Medical, Farm and Liability for Individuals, Organizations, Boards of Directors, Horse Shows, Event Cancellation, etc.

"Obviously, I am passionate about insurance and love to talk about it," she said. "I do want people to come up to me and ask me questions. I don't want people to run when they see me at horse shows, so I don't educate unless asked."

Horse people also see Stacey at equine association meetings where she sets up a booth and attends meetings.

At the 2020 United Professional Horsemen's Association National Convention, January 22-25, Equidae Insurance is a vendor and a sponsor. It also is the official insurance agency for the UPHA.

Co-sponsoring at the convention are the American Hackney Horse Society, American Morgan Horse Association, American Road Horse and Pony Association, American Saddlebred Horse Association, American Saddlebred Museum and the American Saddlebred Registry.

Working with Stacey are her Equidae colleagues Suzy Shiflet and William P. "Billy" Jarrell II. They also are steeped in horse industry experience.



Photo courtesy of Stacey Halloran

Three-year-old Stacey Allen astride Sugarfoot.

Suzy Shiflet has been training American Saddlebreds for more than 20 years. She currently maintains for clients and herself a 20-stall training barn, Pineview Stables, located in Asheboro, N.C. In addition, Suzy is a licensed official to judge American Saddlebreds, Saddle Seat Equitation, Roadsters, Hackneys, and Morgans. In 2016, she was an official Saddle Seat Equitation judge at the Morgan Grand National Horse Show.

Billy Jarrell spent 16 years as a professional trainer of American Saddlebreds, Hackneys, and Roadsters in central Kentucky. He also is a U. S. Equestrian Federation licensed official in the Saddlebred, Hackney, Equitation, and Roadster divisions. He has experienced the horse business as an owner, breeder, trainer and caregiver.

As for Stacey, she has been active in the Saddlebred industry for decades, and still is today.

Stacey was the 2019 Ladies 5-Gaited Mare Reserve World's Champion riding her "Gypsy," RWC Cary On Broadway MBA. She also owns and shows Live From Vegas, nicknamed "Elvis."

The trainer of her horses for 17 years is Matt Shiflet in Asheboro, N.C.

"I have been fortunate to own and ride some great horses with Matt, including; WC/RWC CH Kentucky Proud, RWC The Road Less Travelled, and WC/RWC Kalarama's Mr. All American," she said.

Matt Shiflet Stables travels to nearby shows, she said, like the North Carolina State Championship Horse Show and J.D. Massey, as well as journeys to Florida to show

at Gasparilla Charity Horse Show and to Kentucky for the World's Championship Horse Show.

"The Matt Shiflet Stables is home for many people dear to me, including Whitney Shiflet and Drew Taylor Hewitt," she said. "Our barn family includes friends I made in my youth and as an adult, and those I learned from as a child. My former trainer, Barbour Childress, is a barn client."

She said that the Shiflet barn is a refuge for both her and her daughter Gretchen who grew up there.

"Gretchen showed Jessie Cole to a World's Champion of Champions title in the 14 - 17 Juvenile Country Pleasure Division in 2015," Stacey said. "In that moment, that pride and feeling of gratitude may never be topped for me."

When Stacey married Tommy Halloran 19 years ago, she became an instant mom to his daughter Gretchen and his son Thomas. Today, 20-year-old Gretchen is a junior at Virginia Tech, studying finance and 23-year-old son Thomas, who does not ride, works in a tech career in Chicago.

She and husband Tommy share an office space with his family's oil and gas business in Charleston, W.V.

"Now, he is almost as immersed in the horse world as I am," she said.

Her entry into the horse world began at age 3, she said, "when my parents would put me on my first pony, 'Sugarfoot,' on a hot-walker every day. I would ride for what seemed like hours, crying when they took me off the pony's back."

Stacey's parents, Richard and Bev Allen supported her love of horses. They themselves ran Thoroughbred operations



Stacey Halloran was named the 2019 Reserve Ladies Five-Gaited World's Champion with her RWC Cary On Broadway MBA.

in Florida and Ohio before moving back to West Virginia. Her father died in 2006 and her mother still lives in nearby Charleston.

"My mother was show manager for Mountaineer Classic Horse Show in West Virginia for 16 years and still dabbles in the horse business, most recently as a manager for the local KVHA horse show," Stacey said.

Stacey has followed her mom's lead, having been a horse show manager and a local KVHA show board member. She currently serves in an advisory position to UPHA Chapter 12 and the North Carolina State Championship Horse Show.

Her love of horses continued through her graduation from South Charleston High School and receiving her 2003 BBA in Accounting from Marshall University in Huntington, W.V. A local CPA and family friend, Mike Paterno, encouraged her to pursue the accounting degree, she said. In 2010, she was awarded her Master of Forensic Accounting from the University of Charleston.

During her university studies, she began working at the Rufus & Rufus accounting firm. She transitioned into full time work with the company upon her graduation.

"My life has been blessed with mentors when I needed them and Bob Rufus was one," she said. "I was the case manager, interviewing witnesses and doing investigative work, exhibit and witness prep for our clients - the attorneys who hired us to assist them in financial crimes."

She represented the accused.

"But as a forensic accounting expert witness, I could not be an advocate for the client," she said. "I had to be impartial, rendering an expert opinion to the court. That was hard for me, so I did not testify a lot. I worked behind the scenes where I could be an advocate."

Thus, Stacey started Advantage Accounting, so she could advocate for clients. She offered accounting services to small business clients, including people in the horse industry. She continues to maintain her accounting and tax practice today to keep up-to-date on the current tax laws.

Then, in 2016, came a combination of life-changing circumstances for Stacey.

"I was, at a time in my life, at age 42 with a 20-year career of working very long hours," she said. "I also was coming out of recent neck surgery with three months at home



From left to right: Whitney Shiflet, Stacey Halloran and Matt Shiflet celebrated wins at the 2013 World's Championship Horse Show in Louisville, Kentucky.

recuperating. I did a lot of thinking amid the terrible – sometimes excruciating – pain from the ruptured disc in my neck.”

An example of the feeling, she said, “was when I tried – unsuccessfully, I might add – to show because I couldn’t feel the reins in my hands. I was in pain, but I made it through the class.”

During that time off from work, Stacey and Tommy bought a new horse for Gretchen but had difficulty getting it insured.

“The agent that I had worked with for 25 years had retired and the agency was not monitoring her phones or emails,” she said. “I finally got hold of someone, but it took me four days to do so. I was very angry because this was a huge financial investment. They should, I thought, be more responsive, and the agency was mismanaging this book of business. They also should have sent me a letter saying that the agent had left or who my new contact would be. I was appalled.”

At this same time, she said, “my partner, Bob Rufus, called me to say that he was going to retire and wanted me to buy him out. At the time, we had several businesses together: Advance Investment Strategies, Forensic Institute, and Advantage Accounting.”

Stacey realized she was at a crossroad and had to make a big decision.

“I had been with Bob for 20 years and I couldn’t imagine practicing without him,” she said. “The silver lining of my neck surgery was that it gave me the time to do a re-evaluation of what I wanted to do.”

Buying the practice meant more time away from her family and from her horse business. Both Gretchen and Thomas were in their last few years of high school and she wanted to be able to spend more time with them.

Adding to all of these considerations, she said, “I now was facing taking Gretchen to Louisville for her shot at winning with Jessie Cole. We took her. She won a 2015 World’s Champion of Champions title in the 14 – 17 Juvenile Country Pleasure Division.”

Out of these challenges, Stacey said, came opportunity and the creation of Equidae Insurance.

“I reflected on the experience I had insuring the horse,” she said. “I thought of my involvement with my personal and business insurance agent, Alan McVey. He would come to our office and meet with us every year. He was someone with whom I felt comfortable, someone who was a phone call away if we had any questions. He was involved in our community.”

Stacey thought that was what was lacking in the equine insurance business – someone who was actively involved in the community, who was an advocate.

“I thought that is what I want to do for our industry,” she said.

To come up with the name for her new company, Stacey turned to Google.

“The analyst in me researched and researched,” she said.

Eventually she came across the word Equidae, referring to any single-hoofed (ungulate) mammal member of the equine family.

“I loved the idea of a ‘horse family’ and so Equidae Insurance was born,” she said.

Right now, her company “handles a lot of Saddlebreds – and the farms on which they’re trained – because that is where we started,” she said.

They also insure Morgans, Thoroughbreds, Arabians, hunter/jumpers and even Gypsy Vanners.

“I want to help as many breeds and disciplines as I can and become one of the premier insurance agencies in the industry,” she said.

To that end, she believes that industry involvement is important to grow the breeds and grow equine businesses.

“For instance, Equidae Insurance has sponsored the American Saddlebred Registry’s Breeders’ Award Medallions because, without our breeders, we would not have these wonderful horses,” she said.

Equidae Insurance has supported many other breeds and disciplines as well, sponsoring the National Academy Championship Finals, Denver Queen City Horse Show and the Morgan Grand National Golf Tournament.

“We’re part of the AHA Region 14 and Scottsdale Arabian Horse Shows, among others,” she said. “I’ve always wanted to add value, and I would love to be able to sponsor every program, every show and every class, but unfortunately, our resources are limited.”

Stacey Halloran summarized her philosophy of Equidae Insurance this way:

“I want to make sure we manage our growth, because I don’t ever want to lose perspective and I want to make sure that we’re always there for our clients and offer the best customer service available. Equidae Insurance has turned out to be an amazing fit for me and I believe I’ve found my calling.”⁹