

Debbie Botts

Senior Risk Advisor, Property & Casualty, Gregory & Appel Insurance

Years in Present Position: 10 (been at the agency 19 years)

Current role at CPCU Society: Member of the Agent & Broker Interest Group Leadership Team

Alma Mater: Harrison College

Degrees and Certifications: CPCU, CIC, CRM, CAWC, AINS

- 1. A & B: How did you come to work in the insurance industry?** Purely by accident. I was working my way through school part time at a law firm and I enjoyed it immensely. I was fascinated by the law and wanted to secure employment with a larger law firm and perhaps pursue my legal education. For my first full time job I had scheduled an interview at a law firm, and another interview for a position at an insurance agency. Coincidentally, the insurance agency was across the hall from the law firm. Interviewed with law firm first, then went across the hall to the agency. Told the agency principal I had interviewed at the law firm and he suggested I might not want to work at THAT law firm, too much turnover, lead attorney not the nicest person etc. He also told me insurance was much more interesting than law. I ended up taking the position at the insurance agency. Funny thing, in my first month at the agency the law firm had about 5 employees come and go, one left at lunch and never came back. So, it was a good decision.
- 2. A & B: What is the most challenging aspect of your job?** There are new challenges every day. That's what keeps it interesting. I do a lot of non-standard type business, so finding markets is always a challenge.
- 3. A & B: What aspect of your work as a broker do you find the most rewarding?** I truly enjoy my relationships and friendships with my clients! I enjoy helping them understand their insurance coverages, their contractual obligations, and learning and understanding their businesses.
- 4. A & B: What emerging commercial risk most concerns you as a broker?** I am concerned about the continued cyber risks. Even in light of the almost-daily high-profile breaches, companies still do not understand what a devastating blow a breach could pose to their businesses.

- 5. A & B: What do you consider the most important short- and/or long-term issues facing the agent/broker community?** The loss of institutional knowledge is huge right now and it is going to continue to be huge over the next few years. Our local CPCU Chapter partners with three local universities with Insurance and Risk Management programs and provides mentoring, student roundtables and scholarships. Our agency also works closely with one of these Universities and provides internships for students. We have hired several of those young folks for permanent positions. I am hoping we can convince more of these fine students that the opportunities in the insurance industry are diverse, endless and readily available to them!
- 6. A & B: When & why did you become a volunteer leader at the CPCU Society?** I got my designation in 1998. I immediately became involved in my chapter, first serving on the I-Day committee. I served on that committee for about 15 years. Over time, I got more involved in the Chapter, serving on the board for several years, serving on other various committees and served as Chapter president. I began serving on a National level when Doug Holtz, a member of my Chapter, was Society President. As to the why, I think more because of my personal desire to be involved in things. I have met many diverse and interesting people through my CPCU involvement!
- 7. A & B: Has your involvement in the CPCU Society helped your career? If yes, explain.** Most certainly! I have developed some strong relationships with other insurance professionals and people I can go to when I need help in their areas of expertise. My employers have respected and supported my involvement in the Society.
- 8. A & B: Who are your top 3 mentors? Why?** My parents were my first mentors; both demonstrated a very strong work ethic. My first insurance job was at a rather small agency, and the agency owner/principal was one of the smartest insurance technicians I have ever known. Plus, he was a good teacher. I learned so much about insurance from him, and developed the desire to keep learning. He lit a spark that has become a lifelong career. I started my CPCU studies under his tutelage.
- 9. A & B: What is your greatest accomplishment so far?** Personally, my biggest accomplishment was raising my son to be a fine man. Professionally, I feel a sense of accomplishment every day when my clients express their gratitude for my service to them.
- 10. A & B: What is your favorite book and/or movie?** The answer is the same for both: To Kill a Mockingbird. I cannot tell you how many times I have read the book and seen the movie. I have also seen live theater productions several times.

- 11. A & B: What is the most unusual/interesting place you have ever visited?** I am quite fond of the Indianapolis Motor Speedway and spend a great deal of time there during the month of May every year. I have not missed an Indy 500 race in I can't even remember how long – I really enjoy the history and tradition. I want to volunteer as a track tour guide someday because I really enjoy taking out-of-town folks there for their first visit and watching the awe on their faces as we enter through the tunnel. I am also quite fond of Mackinaw Island, MI and Big Sur, CA.
- 12. A & B: How do you balance the responsibilities of yourself, family, work and CPCU?** Balance has become a lot easier in the past few years since I am now an empty nester. It certainly was a challenge when my son was younger and involved in sports and school activities. I felt overwhelming guilt when I had to travel for work, or study. I remember him being quite frustrated at being ignored while I was studying for a CPCU exam. But he had fun when we went to San Diego for my conferment! One just must decide what's most important and prioritize accordingly.
- 13. A & B: What advice do you have for agents/brokers considering earning the CPCU Designation?** DO IT! The knowledge you will gain through your CPCU studies is invaluable and gives you such broad knowledge of all aspects of the industry. The CPCU designation is highly respected in the industry! Is it hard? Yes. Is it time consuming? Yes. However, it is so worth it, and you will never regret the time and effort put into getting the CPCU designation!

