

Agent and Broker Interest Group Profile of an Agent

January 2018

Denise Brown

Executive Claims Consultant, InterWest Insurance Services, LLC

Years in Present Position:

I've worked for InterWest since June 1989 and served in variations of my current position since June 1992

Current Roles with CPCU Society:

Chapter Board Member (2013 – present)
Claims Interest Group Committee Member (2012 – present)
Area Governor (2015 – present)
Managing Governor (2018)



Alma Mater:

AS Sierra Community College

Degrees and Certifications:

- Chartered Property Casualty Underwriter
- Certified Insurance Counselor
- Associate in General Insurance
- Associate in Claims
- Associate in Risk Management
- Certified Insurance Specialist in Construction
- Construction Risk Insurance Specialist

- Associate in Insurance Services
- Management Liability Insurance Specialist
- Agribusiness & Farm Insurance Specialist
- Certified Authority in Workers' Compensation
- Fire and Casualty Broker-Agent
- Department of Insurance CE Provider

A & B: How did you come to work in the insurance industry? I responded to an ad in the newspaper. Kemper was hiring a policy typist in the commercial lines underwriting department. Though I wasn't his first choice, Bob Lindermann, the branch manager, took a chance on me, and 37 years later, I am still enjoying all the interesting challenges that our evolving industry has to offer!

A & B: What is the most challenging aspect of your job? Balancing clients' knowledge with insurer application of some coverage decisions.

A & B: What aspect of your work as a broker do you find the most rewarding? Strategizing to help solve problems that impact a clients' total cost of risk. Developing and maintaining long-lasting relationships with clients and colleagues by building confidence and trust.

- A & B: What emerging commercial risk most concerns you as a broker? Autonomous vehicles and robotics, including the insurance industry's and regulatory bodies' ability to keep the pace.
- A & B: What do you consider the most important short- and/or long-term issues facing the agent/broker community? Perpetuation and transference of skills, both social and technical.
- A & B: When & why did you become a volunteer leader at the CPCU Society? To enhance and broaden my skillset, and to help others do the same.
- A & B: Has your involvement in the CPCU Society helped your career? If yes, explain. Totally! The connections and support through the Society are endless. I've taken advantage of the leadership training to increase my confidence, sharpen my skills, and take my position to the next level. I am grateful for the support from my Chapter, the Claims Interest Group, and also Society / Institutes Staff.
- A & B: Who are your top 3 mentors? Why? Starting at third is Bob Lindemann who hired me at Kemper in 1980. He took a chance with me, pushed me hard, and supported me fully. I hope he feels that it worked for him as well as it has for me. Second is my colleague and good friend, Liz Foley, whom I have been fortunate to work for and with since 1993. If we don't have an opportunity to strategize over the phone, she is the voice inside my head guiding and encouraging me in the right direction. Of course, my mom is number one loving, kind, strong, independent, resilient.
- A & B: What is your greatest accomplishment so far? Hmmm, partnering with my husband to raise two daughters, earning my CPCU designation, or climbing Half Dome, Yosemite? It's not about a single accomplishment; it's about the culmination of all accomplishments, small and large.
- A & B: What is your favorite book and/or movie? I love a story with a happy ending!
- A & B: What is the most unusual/interesting place you have ever visited? My family has been fortunate to travel to many places in the US and abroad. Spain and Costa Rica were both exciting and interesting, but my favorite place in the world is Bodega Bay, California.
- A & B: How do you balance the responsibilities of yourself, family, work and CPCU? I'm pretty much a "just do it" kind of person who has been fortunate to have family, friends, and colleagues supporting me along the way.

A & B: What advice do you have for agents/brokers considering earning the CPCU Designation? Go for it! Opportunity abounds locally, nationally, and internationally.

