

## Kellie Goldfien, CPCU

*Client Director, Vice President, Willis Towers Watson*

**Years in Present Position:** 2

**Current role at CPCU Society:** Secretary-Treasurer

**Alma Mater:** BA: University of Massachusetts; MBA: University of Delaware

**Degrees and Certifications:** BA in English, BA in Legal Studies, MBA in Finance, CPCU



**A & B: How did you come to work in the insurance industry?** Like so many of us, I “fell” into insurance! I was in law school and decided that I needed a break from school. As I signed my leave of absence paperwork, the guidance counselor at the law school suggested that I look across the street at ACE and AIG – she felt that the exposure to insurance contracts would help me when I decided to come back to law school. Within a few weeks, I had offers from both companies and accepted a multinational account coordinator position with ACE. Within three weeks of starting, my manager suggested that I start my CPCU, become an underwriter trainee, and pointed out that ACE had a tuition reimbursement program if I was interested in pursuing an MBA. Haven’t looked back since!

**A & B: What is the most challenging aspect of your job?** Keeping all of the balls in the air! As a client director, I am ultimately responsible for all of the products and delivery from Willis Towers Watson to the client. It can be a challenge to make sure that all of the ships stay afloat, that they are steering in the same direction, and that they are all ready for on-time arrivals!

**A & B: What aspect of your work as a broker do you find the most rewarding?** The most rewarding part of this job is helping a client achieve a goal. Whether the client needs assistance placing a foreign program or has questions about their domestic workers’ compensation program, I take pride in being their first call. I will always go out of my way to help them find their answer or product. I find a great reward in being my client’s first and last call on a risk management issue.

**A & B: What emerging commercial risk most concerns you as a broker?** I suppose this is where I should say cyber liability – obviously it is the glaring elephant in the room that is the hot topic for all of my clients and prospects. But I will take it one step further: the ‘internet of things’ and how it translates into the future of our industry fascinates me. How will autonomous vehicles continue to evolve the standard auto policy? How will robotics change the face of work comp statutes?

**A & B: What do you consider the most important short- and/or long-term issues facing the agent/broker community?** I think our most concerning issues have both short- and long-term implications. Very few agencies and brokerages have invested adequately in technology that will keep their firms relevant. We also have a hiring and talent shortage in the agent/broker community.

**A & B: When & why did you become a volunteer leader at the CPCU Society?** I became a volunteer leader as I was completing my last few exams. I have been a volunteer leader with the CPCU Society, both on the local and national levels, for over 12 years. I believe in the value proposition of the CPCU Society. The experience that I have gained from being a volunteer leader has opened up broad avenues for new roles in the workplace and the network and friendships that I have built are irreplaceable both professionally and personally. I also appreciate that volunteering with the CPCU Society gives me a lot of opportunities to “give back” via mentoring younger professionals, engaging in charitable projects, and now serving as a leader for the national organization.

**A & B: Has your involvement in the CPCU Society helped your career? If yes, explain.** Yes, greatly! One of my favorite CPCU stories is about my move from Philadelphia to Boston. Upon arrival as a newer underwriter in Boston, my network of Boston CPCU friends took me out to lunch and asked which brokers I needed to meet. Within four weeks, they had introduced me to all of them! And...I surpassed my annual new business goals that year by August. THAT is the power of a strong network that I developed through my involvement with the CPCU Society.

**A & B: Who are your top 3 mentors? Why?** My first is my mentor group – I belong to a small group of 3 colleagues that I am very close with and we meet monthly to discuss our mid-career challenges / successes and bounce ideas off of each other. I value each of these individuals immensely and their professional and personal friendship is very important to me. Second, I still call my first boss in the insurance business for advice, even though she has left the industry, she “gets it” and always offers me sage advice and inspiration. Third is my best friend! She works in a completely different industry, but she is also a career woman and mom striving to balance it all. She gives me the best advice on anything and everything under the sun.

**A & B: What is your greatest accomplishment so far?** Professionally, my greatest accomplishment has been making a successful transition from the carrier world as a production underwriter into the broker side of the business. There were a lot more similarities than differences in making the switch and I love that our industry affords so many varied career paths and opportunities.

**A & B: What is your favorite book and/or movie?** My favorite book is One Hundred Years of Solitude by Gabriel Garcia Marquez. I read it every few years and I always identify with a different character at different points in my life. My underlying takeaway every time is consistent though – come find me at a Leadership Summit or Annual Meeting and I'll talk your ear off about it! I like lots of movies, but I don't think I have a top favorite.

**A & B: What is the most unusual/interesting place you have ever visited?** Foz de Iguacu. These waterfalls have such a unique location between 3 countries in South America and the scenery and experience of being there was absolutely breathtaking. It made me feel so small to be standing on a rickety bridge with the awesome power of the water surrounding me.

**A & B: How do you balance the responsibilities of yourself, family, work and CPCU?** I run a tight ship! I live by my calendar and schedule in a lot of my activities. But there is always free time to read a book to my 2 girls or host 300 people at my home for a Holiday House Tour (another one of my volunteer activities!). The busiest people always find the time for what is important.

**A & B: What advice do you have for agents/brokers considering earning the CPCU Designation?** Do it! The practical knowledge that you gain will go to immediate use for your clients. After you earn your designation, join your chapter and an interest group. Volunteer!