

Lisa Bracero

Account Executive, Warren G. Bender Co.

Years in Present Position: Just started this role
(15 years in the industry)

Current role at CPCU Society: Immediate Past
President, Sacramento Valley CPCU Society Chapter

Alma Mater: CSU, Sacramento

Degrees and Certifications: B.S. in Business
Administration, Concentration in Finance; CPCU, AFIS



A & B: How did you come to work in the insurance industry? A passionate college instructor, Cheryl Koch, made the industry come alive for me. In her class, I learned that insurance was everyday (e.g. auto financial responsibility requirements) and also involved in the most complex business and legal matters.

A & B: What is the most challenging aspect of your job? Since I just transitioned from being a sales manager for an insurance carrier to being a broker for an independent agency, I am focused on deepening relationships in the local construction and agriculture industries. I strongly believe in the role of the broker as a trusted advisor for risk management. I am excited to understand my clients' unique needs and create programs that support them.

A & B: What aspect of your work as a broker do you find the most rewarding? I am honored to help my clients manage their exposures and to be part of their long-term resilience and success.

A & B: What emerging commercial risk most concerns you as a broker? I am concerned with decreasing societal trust. This has cultural and business implications. It specifically impacts Management Liability and Employers Liability. I am also concerned about rapid technological innovation. Fast-paced advancement is great, as it creates enormous opportunities and generates value in many ways. However, not all elements of our structure are moving forward at the same pace. We need to consider negative impacts of the disruption. This raises the required level of awareness of everyone in the insurance transaction to continue to manage risk and create value.

A & B: What do you consider the most important short- and/or long-term issues facing the agent/broker community? In order to remain relevant for the long term, it is imperative that we remain current with the dynamic issues facing our clients and the evolving risk management solutions available. In addition, we need to deliver efficient education to our clients in ways that work for them. Individual meetings and engaging seminars are vital for the long-term value add of a broker. At the same time, we need to embrace technology and incorporate digitally enabled communications into our sales and service plans.

A & B: When & why did you become a volunteer leader at the CPCU Society? My answer reinforces what many of us already know and practice; I became a volunteer leader because someone asked me. My first role was in 2011 as the New Designee Director for our chapter. From this beginning, I have made life-long relationships and friends.

A & B: Has your involvement in the CPCU Society helped your career? If yes, explain. Absolutely. The exercise of engaging as a volunteer has increased my public speaking and leadership skills. My industry knowledge has grown through participation in chapter meetings, annual meetings, and even a trip to Europe (so fun!). In addition, the recognition of the CPCU as a premier designation lends credibility when meeting new people. I am a firm believer that regardless of your specialization, it is imperative to know the broader industry.

A & B: Who are your top 3 mentors? Why? It is so hard to pick my top 3 mentors! There are so many people that I have learned from. Here are four:

Kimberley Wun and I met my first year at Sac State, and she quickly became a role model in intentional living. I am a recovering perfectionist now, but in college, I was in the thick of it. She offered to throw me a party if I got a “B” so that I would accept “failure.” I couldn’t do it. I graduated with a 4.0 and yet, looking back, I realize that I missed out on opportunities; I didn’t enroll in some of the harder classes because an “A” may not have been possible. However, the seeds that she planted germinated and finally grew. Now I live a more courageous and productive life because I recognize that I can do more good by putting myself into harder situations and offering my imperfect best.

Kevin Bristow is a great people developer and team builder. In the 9 years that I worked for him and since, I have benefited from his thoughtful leadership. Kevin encouraged me to build matrix teams to review problems, identify solutions, and support strategic risk taking. One of the biggest things he imprinted on me is the value of building diverse teams.

Aco Petrovich was my first business mentor and is the best example I know of someone who lives the principle “be here now.” He consistently demonstrates his passion for developing others through deep conversations that

offer encouragement and challenge. From Aco, I learned the transformative power of direct feedback within a trusting relationship.

Denise Brown is a continuous learner and is the biggest cheerleader for others. We met when she completed her CPCU and I was the new designee chair. Being a CPCU rock star, she quickly became our chapter president and then went on to be our area governor. When I was a young mom, she helped me see that I could raise my two children well and be a strong insurance professional. I couldn't have been a chapter president without her encouragement and leadership. She is an example of someone who truly sees and calls out the best in others.

A & B: What is your greatest accomplishment so far? I really enjoyed co-leading a women's associate resource group. We had several engaged volunteers and over 140 members. Throughout the year, we challenged and encouraged each other. Our culminating event was a beautiful summit that utilized the diverse talents of the volunteers and engaged organizational leaders in exceptional conversations.

A & B: What is your favorite book and/or movie? Lord of the Rings (Fellowship of the Ring). I appreciated the willingness of the characters to do what was right even though it was scary. The team grew through great hardship and each member had an important role to play.

A & B: What is the most unusual/interesting place you have ever visited? I joined the Europe CPCU Society Chapter for their London 2018 meeting. It was a bucket list location for me. Some of my favorite authors include C.S. Lewis & J.R.R. Tolkien. Yes, I went to the Eagle and the Child, which was a favorite pub for the Inklings. London is a place of historical and current significance for insurance. What made the trip especially memorable was that I was able to go with amazing CPCUs from my local chapter and meet others from across the U.S. and internationally.

A & B: How do you balance the responsibilities of yourself, family, work and CPCU? Like many things in life, this is a dynamic balance. I try to choose what is most important at that time and then commit to being fully present where I am. For me, it's also about empowering others to do what needs to be done with delegation and trust.

We need to remember to take care of ourselves too - in the wholeness of who we are. I consider my life as more of a marathon (or a triathlon) than a sprint, and I believe we need to continuously invest in our mind, body and spirit in order to be our strongest version of ourselves. In turn, this will help us be able to give what we were designed to give for the long run.

If you are feeling weak in an area, consider setting a goal and then take the necessary steps to achieve it. Right now, I'm focused on regaining my physical fitness. This spring I completed my first super sprint triathlon; now I am working towards a longer sprint tri. This goal motivates me and keeps me disciplined. Find what you need to support your goals and go for it!

A & B: What advice do you have for agents/brokers considering earning the CPCU Designation? Do it!



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