

Julie Graff

Regional Operations Leader, HUB International

Years in Present Position: 8

Current role at CPCU Society: Governor

Degrees and Certifications: AAI, AIS, CPCU



A & B: How did you come to work in the insurance industry? I applied for a job as a secretary at Rogers Insurance Agency in Rogers, AR. I didn't get the job, but the owner later called me back to hire me as a Commercial Lines Account Manager. I had no idea what that was. He has since passed away. I am forever indebted to him for seeing something in me and giving me a chance at a career.

A & B: What is the most challenging aspect of your job? As a leader, I always want the best for my employees. It is difficult to find balance between the tasks I need to do and making sure my team is happy, engaged and that I am available to them when they need me.

A & B: What aspect of your work as a broker do you find the most rewarding? I feel rewarded anytime a client has felt they have received great service and have been well taken care of. I also feel rewarded when a client has had a claim or another agent has tried to take the account, but the client stays with us because they know we have them with the right carrier and have provided excellent customer service. That is a great reward!

A & B: What emerging commercial risk most concerns you as a broker? Cyber risk. We know it's out there and we are providing coverage, but I think the insurance industry is behind in the coverage we offer compared to the risks our clients face.

A & B: What do you consider the most important short- and/or long-term issues facing the agent/broker community? There is a growing trend of building up a business to sell to a bigger company. When this happens, we lose clients because the large companies do not keep the local insurance in place. It is happening to us in our agency with our clients, but I do not hear anyone talking about it and that is concerning to me.

A & B: When & why did you become a volunteer leader at the CPCU Society? I was asked to join as an officer in my local chapter shortly after I earned my designation in 2011. I originally said yes because I knew it meant I could go to Hawaii as President, but I had no idea what I would be doing. I stayed on as an officer until I became President in 2016 and then Governor of the Upper Midwest Region in 2017. I have enjoyed meeting many great people! It is rewarding to be part of an organization that does so much to help increase our knowledge in a variety of insurance professions.

A & B: Has your involvement in the CPCU Society helped your career? If yes, explain. I work for a very large agency, but our office is small. With my involvement in The Society, I am getting our name out there and I think that is a great thing! Being involved has enhanced many aspects of my management responsibilities.

A & B: Who are your top 3 mentors? Why? My husband Dave is a mentor to me. He is also a leader in a different field and often provides good advice and encouragement. Peggy McQuin was my boss when I decided to start CPCU. She was also the President of our local chapter. She is the reason I started CPCU and became an officer. She has been my professional mentor for several years, even now that she is retired.

A & B: What is your greatest accomplishment so far? My greatest professional accomplishment would have to be earning my CPCU designation. That was the marathon of marathons! It was long and difficult. I had to make many sacrifices to achieve my goal.

A & B: What is your favorite book and/or movie? I love the books Unbroken and The Hiding Place. Both are true stories of people who went through unimaginable things and came through them to inspire us. That is amazing to me. My taste in movies/TV is quite different; my favorite TV show is The Office. I laugh through every single episode, even if I have seen it before.

A & B: What is the most unusual/interesting place you have ever visited? 40 feet below the surface of the ocean in Hawaii being proposed to with laminated cards. It was beautiful!

A & B: How do you balance the responsibilities of yourself, family, work and CPCU? I try to keep them separate, focus on work while I am at work and leave it behind when I go home.

A & B: What advice do you have for agents/brokers considering earning the CPCU Designation? What are you waiting for? When I was working toward my designation I received a flyer in the mail that showed the statistics of how successful CPCUs are. I pinned it up at my desk to keep me motivated.



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