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## Producer Profiles: Meet Your Peers

Agents reveal how they got into insurance—and what they have come to love about the profession.

BY STAFF WRITER

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**Lorraine Emerick**  
Marshall & Sterling Upstate, Inc.  
Leeds, New York

**Years of Experience as an Agent:** 30

**Primary Lines of Business You Sell:** Commercial Insurance

**How and when did you decide that an insurance career was for you?**

I started in the insurance industry at the age of 16 with the world's largest insurance brokerage firm (at the time), Alexander & Alexander. I began as a file clerk and had a multitude of positions from personal lines, claims, commercial csr to a corporate position in business development. Unfortunately, Alexander & Alexander merged with AON and our branch was closed. At that time I went back to college part time, but still worked full time in the insurance industry. Since my early days in insurance, I have earned various degrees in education and am currently a PhD student in the Educational Theory & Practice program at the State University of New York. My area of study is instructional technology--using computer mediated communication to facilitate learning. I am also interested in the business application of virtual worlds.

**What do you love most about being an insurance agent?**

Interacting with people. It's not about "selling" a product but educating people on their exposure to risk and how to minimize that risk through insurance products.

**What's your favorite client success story?**

We recently were the consultants for an RFP (Request for Proposal) for a large municipality's insurance program. Not only was the municipality thrilled with our services and provided us with a written testimonial but the participating insurance agencies (also our competitors!) praised the RFP as the best one they had ever seen.

**What career advice would you give new agents and/or what's your mantra for success?**

Set goals, embrace failure and learn from your mistakes. Encourage collaboration and creativity as we are all smart in different ways. Capitalize on our differences. If there is a problem that will negatively affect a client, don't procrastinate with the "hope" it will get better. People do not like surprises that adversely impacts them and will respect you more when you strive to work together towards a solution.

**What career would you want if you weren't an insurance agent?**

I would absolutely have a career in education.

**What public figure (past or present) do you most admire, and why?**

I truly admire the financial guru, Suze Orman, and her ability to logically explain how to take control of personal finances. It is no secret that the normalization of extreme debt has wreaked havoc on the stability of American families. Her famous quote still rings true..."People first, then money, then things."

**What are your hobbies/what do you most enjoy doing outside the office?**

I recently launched a website, [www.playgametolearn.com](http://www.playgametolearn.com), to test consumers' knowledge about basic insurance products. Unfortunately, research suggests that many consumers are not effective when shopping for insurance products.



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