

20 Women in Insurance You Need to Know

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LHP: Why insurance? How did you get your start in the industry?

MLF: I was looking for a career and life change, a business that I could dedicate my life to building and nurturing, that would have great impact on my life and of those I worked with. I wanted to build something that I could establish financial strength, freedom and independence for myself, and also provide that fortitude to my clients. I felt this business called upon all of my aspirations and business experiences. It enabled me to build a career that provides me and those lives I touch with lasting purpose and honor. I set very high standards of excellence and integrity for myself, my staff and the results I provide to my clients, which provides me with the foundation to earn the opportunity to work with the people I dedicate myself to.

LHP: Describe your target market.

MLF: My target markets are business owners, high net worth individuals and motivated individuals.

LHP: Share an achievement you are especially proud of.

MLF: My first official production year in the business, I was second runner up for 'new agent of the year.' I've made Leader's Club nine times since 2004; within a couple of years, I made President's council, which only about 60 people, out of about 3-4000 in the country qualify for. A couple of years after that I made 'Chairman's council' which only about 12 people qualify for out of about 3-4000. I have made that for three years in a row, but last year, I was No. 1 in the country for my overall production in life/investments/annuities/retirement plans combined. This was a tremendous honor and accomplishment for me. It was the first time in 150 years that a woman had achieved the No. 1 position. I could have never even imagined that when I started. However, I did imagine having a thriving, robust business that was a leader in its class and had a reputation that preceded itself. I was never looking to be 'No. 1', but when it happened, it was a tremendous honor and achievement.

LHP: What is the biggest challenge you face in your practice?

MLF: TIME. Time to be all and do all I want to be, stand for and dedicate my life to. I squeeze as many hours out of a day as possible, I often times come back to my office at 8, 9pm, and stay until 3 or 4am, to be able to delve into all the details and nuances of my day or my week. I have added more staff, and am in the process of growing my team and hiring people that I'm excited about and see great possibility in, however, TIME is still my greatest challenge. I see and feel so much possibility and opportunity in every day, it's making the most out of what is most significant and relevant, giving it great focus and priority and executing my best and all towards that.

LHP: What excites you most about the insurance industry today?

MLF: I think now more than ever, people are looking for safety, security, protection and peace of mind. Safe, predictable growth is extremely attractive in a very unpredictable world. People don't know who to trust, what information to believe and how to pull it all together. Mutual insurance companies, in particular, have proven themselves in the worst of times, which in the past decade, there have been two major market downturns in the markets and economy. Mutual insurance companies were upgraded in financial strength, where most companies, including the U.S. government, were downgraded. People both young and old, are looking for more professional guidance, more secure growth and results. They are looking for leadership. I feel this is a fortuitous time to be a leader in our industry, a financial professional that is focused on protection and growth for the long term.

LHP: What one piece of advice would you give to women looking to enter this industry?

MLF: Anything is possible. Dream big, aim high in your ethical and professional standards of excellence and, with relentless dedication, you can achieve a business and life that is filled with great purpose, substance and fulfillment.

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