

A Chat with Melanie Keusch

**SENIOR
RISK MANAGEMENT AND INSURANCE PROGRAM
OLIVET COLLEGE**

What led you to Olivet? And to their insurance program?

I was nearing the end of high school and was still pretty unsure about what I wanted to do. All I knew was that I wanted to do something in business. I also knew I didn't want to be in debt when I graduated.

I heard a lot about Olivet's amazing insurance program, mostly through a class I took as a high school senior. A teacher talked me into taking the InVEST class so I could see what the insurance business was all about. I still wasn't convinced insurance was right for me, but I ran with it – partly because I sensed it would be a path to a secure, career-oriented job.

Since I'm from Charlotte, I lived at home for a couple years and commuted to campus. I also earned a few scholarships – including the one from MAIA. I'll be graduating in December debt-free. I feel really good about that, as well as my choice to study insurance.

When did you see that insurance was a good fit for you?

Some people think I was drawn to the business because my dad worked as an insurance agent. That wasn't really the case at all.

My adviser at Olivet really helped me get over my indecision. He spent

a lot of time with me and other students educating us that there was a place for everyone in insurance. He showed us it wasn't a boring career like so many people think. For me, it's all about understanding that insurance isn't just selling. There are jobs in accounting, finance, IT and management, as well as in a variety of specialties. Once I started checking it out, I figured that insurance was the place for me.

I hear you had some amazing internships. Can you share some of the details?

Right after my sophomore year, I interned for Auto-Owners Insurance in Lansing and for the State of Michigan. Most recently, I interned through the Wholesale and Specialty Insurance Association (WSIA). They placed me with two carrier companies in Atlanta, Georgia: Sompco International and RT Specialty. Recently, WSIA selected me as one of the top two interns, which means that come June, I'll be spending three weeks in England working at Lloyds of London. I'm absolutely thrilled and thankful to WSIA for the opportunity.

A lot of consumers in Michigan aren't familiar with wholesale, specialty and surplus lines since they don't have much of a need for that type of coverage. Those in excess and surplus lines find cov-



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erage for hurricanes, earthquakes, large-scale urban construction, and for celebrities – all the stuff that Michiganders probably don't need.

It sounds like you're very involved at Olivet and in the community. Tell me more.

I'm the current president of Gamma Iota Sigma at Olivet and we're involved in a lot of community service activities in the area. I'm also a volleyball official for high school games in and around Greater Lansing.

Did you ever think you'd find yourself embarking on this career path?

Absolutely not. Growing up, I wanted to be a babysitter. I've always liked people – especially kids – and I guess I wanted to be like my day care provider who was like a second mother to me.

My internship experiences cinched my decision to work in the industry and the wholesaler side of the business. It's an area that's new and fascinating. Every day is different, and it fits my personality. I simply love talking

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to people and fixing big issues through problem solving.

I think my career choice circles back to what I originally wanted to do: take care of people. I'm in an industry now where I'll be helping people in their time of need and making sure they have the financial protection if things do go wrong. At this time in my life it's all about finding your purpose. I think I found it. ●



Ann Kammerer is a freelance writer living in East Lansing. She has written extensively about business people, educators, artists and everyday

citizens doing good things.