

Jim's Perspective...

How I Started My Career in Insurance

In undergraduate college and law school I never gave insurance much consideration as my possible career after graduation from law school. I assumed I would become involved in the private practice of law. I was a partner with another attorney in private practice in Tecumseh, Nebraska in 1979 when I got a call from the general counsel with the Nebraska Department of Insurance inquiring if I would be interested in filling an attorney position within the legal department of the Department of Insurance. He was a friend and law school classmate with me. My wife and I were both originally from Lincoln, Nebraska where the Department was located. We missed Lincoln, and so I decided to take the attorney job at the Department. Janie's parents and my parents were thrilled that we were moving back to Lincoln. Immediately, Janie's mom, Anne, and my mom, Nancy, began to look for a house for us to buy in Lincoln. They found a split entry, three bedroom home in southeast Lincoln, in a nice neighborhood and that is where we moved to. We also received some financial help from Janie's parents which made the house purchase possible.

Soon after moving into the house we got to know some of the neighbors around us. It included a very nice couple who lived in a large four-bedroom home. We pretty much learned right away that the husband living in the house was the general counsel with Farmers Mutual of Nebraska. So, part of the reason I started my career in insurance, was due to the activity of Anne and Nancy in finding us a home in Lincoln that happened to be very close to the Farmers Mutual general counsel.

One of my duties at the Department was to be counsel for the Nebraska Property and Liability Insurance Guaranty Association. So I worked with the board of this Association. One of the board members of the Guaranty Association happened to be the president and CEO of Farmers Mutual of Nebraska. He was a graduate of Lincoln High School and had an undergraduate and law degree from Harvard University. I talked with him on a regular basis.

In the 1970's, Janie's mom, Anne, played bridge with a lady who was the corporate secretary of Farmers Mutual of Nebraska. The corporate secretary also knew about Anne's daughter and me.

The vice president of the underwriting department at Farmers Mutual and his wife happened to be friends of Janie's parents because they were both members of Saint Teresa Catholic Church. Also, my mom knew the wife of the vice president of underwriting through their involvement in the Lincoln Women's Altar Society of the Catholic Church. Janie's parents, when they were a young married couple, lived next door to another married couple, and the husband of this couple became vice president and general counsel at Farmers Mutual of Nebraska. He had retired from Farmers Mutual about a year before we moved back to Lincoln. He was still on the Farmers Mutual board of directors when I was hired at Farmers Mutual. He was also a Harvard Law School graduate and his first job as an attorney involved working in the International Military Tribunal for the Far East which conducted war crimes trials involving the Japanese military.

Finally, there was a private, upper-management, business/intellectual social club in Lincoln called, The Club. My dad was a member of The Club and the CEO of Farmers Mutual was also a member of The Club. The dean of the Nebraska College of Law was also in The Club along with various upper-management level executives with banks and other financial institutions.

All of these connections with Farmers Mutual resulted in a job offer that was extended to me about one year after working at the Nebraska Department of Insurance. I immediately accepted the job offer and was hired as assistant general counsel at Farmers Mutual. My career at Farmers Mutual would continue until retirement after about 33 year's of working for the company.

But what if I was never offered a job at the insurance department? Would we have ever moved back to Lincoln? What if Anne and Nancy found us a house in another area of Lincoln? Would I have ever been offered a job at Farmers Mutual? The CEO at Farmers Mutual suggested to the general counsel that he should consider me for the assistant general counsel position. This suggestion was made, in part, because the CEO worked with me on matters related to the Guarantee Association and liked me and thought I would fit in well at Farmers Mutual. He also knew my dad for many years.

As I look back on all of this, it is just amazing how there can be so many twists and turns in life that can impact what happens in our life. Everyone of us travels a unique path throughout our life! My lifetime path was also unique because in the summer of 1967, as a junior in high school, I had a girl friend, Janie. As a boy, I was rather shy and kind of unsure about myself. That all changed when I had Janie by my side. I figured that if this very popular, beautiful girl wanted to be my

girlfriend, I must have some good qualities! Ha Ha! I became a better man thanks to her! Her support and love helped me in many ways, including with how my career developed.

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