



# Kim Julien-Brown

Sr. VP / Branch Manager - Riverfront Insurance Agency

**Success Magazine: What made you start your own business in the insurance industry?**

Kim Julien-Brown: The Lansingburgh High School business department headed up by Margaret Phelan, who recently passed away in January, actively sought out entry level positions within the local community in an effort to place their graduating business students. I interviewed with J. A. Van Wie Insurance for a clerical position and was offered the job. I really wasn't sure what I was going to do after graduation and took the opportunity to work full-time with the agency. After a few years, I learned more and more about the insurance business, which I found to be very challenging. Certain circumstances caused me to leave my position at the agency. I found myself on unemployment. I was always a very hard worker and the idea of collecting unemployment was not an acceptable option for me. I decided that I no longer wanted to depend on anyone for my livelihood other than myself. I picked up the phone and called John McLaren, who also had worked for J. A. Van Wie Insurance and presented an idea to him about opening an agency. We did this on January 3rd, 1977! John had a very small book of business which generated under \$20,000 a year in revenue. We used that book to start the John A. McLaren agency. It was very risky, we overcame many hard times, but the key always was to never see failure as an option. When John passed away, I officially took control of the agency. A few years later, I acquired the J. A. Van Wie Agency bringing this full circle! I loved the challenges and accomplishments that each day brought.

**SM: What makes your company different than other insurance agencies in the region? What products and services do you offer?**

KB: Relationships built on trust. Relationships with our clients. Relationships with our company underwriters and, most importantly, the close-knit relationships we built amongst our own staff which created a very strong team environment all working together to build the agency. I had worked in some difficult situations on the way up and promised myself that I would create an environment where my people could thrive and be very happy.

We also provided a quick turnaround time when presenting a proposal to a client as well as the day to day servicing needs. Insurance agencies offer the SERVICE between the client and the company. The product can be secured through a number of agencies, so it was paramount that we provided a quality SERVICE that would set us apart. There is little else that separates agencies.

We offer all lines of insurance. Home, auto, boat, umbrella, life, and business insurance including workers comp, commercial auto, NYS disability and employee benefits.

**SM: As an entrepreneur life is difficult enough, you have been tested by one of life's greatest challenges, a threat to your health and life by cancer. Share with us your journey.**

KB: I was diagnosed with invasive ductal carcinoma (breast cancer) in 2002. I had two children who were four and six years old at the time. That by itself was enough to throw me into overdrive. There was no way my children were going to grow up without a mother. I was very aggressive with my treatments and stayed vigilant to prevent metastasis. I kept my own medical file, read my own reports



and understood them clearly. I was and still am very involved in all my medical decisions. Since 2002, my cancer returned four more times. It did become discouraging and I did find myself going negative at times. I relied on God many times to keep me strong. My children are now teenagers and I am feeling great. I just received a clear report last month which gives me hope that I may get a break for a while! My cancer has never limited my day to day activities nor has it changed my zeal for the business. I love it as much today as I have over the last thirty years.

**SM: What helped you and brought you through this trial?**

KB: Faith and family. I also had to believe there was a reason for all I was going through. My family and my very dedicated staff were always there to pick up the ball when I was

recuperating or whatever the situation required at the time. I was also surrounded by fabulous doctors that were very approachable when I needed to talk, which was very important to be able to do. I had one doctor that would allow me to email him day or night. He will never know how truly grateful I was to be able to do that. Being armed with information about this disease is very empowering.

I tried very hard not to let the cancer get me down. When I did, my husband was there to pull me out of "my pit" as he calls it! I always felt very blessed to have caught each occurrence in a very early and controllable stage. I also came to realize that there are many other risks in life from the minute

you wake up in the morning and that they continue to exist with or without the breast cancer. The breast cancer is very manageable, where getting struck by lightning is not!!

**SM: How has this affected your outlook on life?**

KB: I wanted this to have a positive affect on my life, not negative. I appreciate every day. I am so filled with joy every time I see my children hit another milestone or accomplishment in their lives. There is nothing more important to me than to watch them grow up and I appreciate and value it so much more now.

**SM: What advice can you give to women as they seek to build their lives in the business world?**

KB: Well, I could probably write a book on this subject. Here are a few tips: Do not EVER think being a woman puts you at a disadvantage! On the contrary, I will admit there are a few more challenges but they are not insurmountable. Compete in the business world as an equal. Provide the highest quality service you can to your clients. The financial reward should not be the main focus. That will come as a result of client loyalty. Always be honest and reliable. The reputation that you build for yourself in the community is your best asset. Employ people who are like-minded. Your staff will bolster your reputation. They represent who you are. I have been through many hurdles in my thirty plus years, but the key always was that I would NEVER SEE FAILURE as an option. Set your goal and achieve it.

**SM: What were the factors that led you to merge your agency with The Reis Group?**



KB: When I was diagnosed for the fourth time, I felt it was essential that I begin the perpetuation of my agency. I was concerned about my husband having to take over a business he had little knowledge of while trying to raise our children. I also wanted to protect a long-term loyal staff, our clients and carriers. I investigated many options until I found The Reis Group in Kingston. They were looking for a presence in the Capital District and we fit their criteria. We now have more markets, more products and have ventured into new areas since the merger, which has enabled Riverfront to grow faster than ever before. We were able to retain our own identity while at the same time furnishing us the power of a larger organization.



# Riverfront

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