



**Carolyn Jones McFawn,**  
CPCU, CIC, LIC, ARM

## Biography

Carolyn grew up on a dairy farm near Cass City, Michigan. Along with her daily chores, she worked during her high school years to gain college funding at a variety of jobs including packing pickles at Aunt Jane's Foods and dipping ice cream for Morley's. Upon graduating with honors, she attended Central Michigan University, where she graduated Magna Cum Laude with a Bachelor of Science in Business Administration/Business Education. Between her studies at CMU, Carolyn supported herself with a part-time job during the school year and as a welder in a factory during the summer months. Directly from college, she was hired by Ohio based, Central Insurance Companies as a Management Trainee, which involved studying Claims, Underwriting, Marketing, and Loss Control. During this time, she also completed the first of her six various post college designations for the advanced study of Insurance, Risk and Investment.

Following training in the functions of the insurance industry, Carolyn was promoted to Akron, Ohio, where she advanced to a Senior Claims Representative, which required handling claims and negotiating settlements. In 1978, Carolyn was offered a position with Amerisure Insurance Company and

relocated to Dearborn, Michigan. During this time Carolyn traveled throughout metropolitan Detroit, handling large commercial losses, working alongside attorneys and public adjusters. In addition, she earned one of the highest regarded designations in Insurance, the Chartered Property Casualty Underwriter (CPCU) designation, which required intense study and testing of Insurance risk management, Insurance accounting, and property and liability analysis.

In 1980, Carolyn moved from Claims to Marketing with SAFECO Insurance Company, where she traveled Southeast Michigan managing a field of 60 agencies, appointing new agents, solving problems in the field, and encouraging increased production from all her agencies. During her first year with SAFECO she completed her testing and earned the designation of Certified Insurance Counselor (CIC). She moved on to complete the studies of Risk Management at Lawrence Tech. This 3-year, post-college program delves into the Analysis, Identification and various solutions to the problems of "risk." She gained her Associate in Risk Management (ARM) which allows her to work on a fee basis in advising clients on their risk analysis, insurance evaluation needs and solutions.

## The Beginning of Select Underwriters, Inc.

In 1984, armed with all her insurance training, education and experience, Carolyn started her own insurance agency, Select Underwriters Inc., in West Bloomfield, Michigan. Since that time, she has been providing "professional insurance protection with the personal touch."

Select has advanced over the years, is now located in Waterford, Michigan, and has a staff of 12 that serve their ever-growing client-base under the goal of "exceeding all client expectations." The agency is recognized as a "Total Quality Agency," a designation which is conferred only to agencies that meet demanding quality, internal control and operational standards. In addition to their property and casualty products and solution services, Carolyn holds a Securities License and offers a full array of life insurance, health insurance and retirement products and solutions.

## Community Involvement

Carolyn recognizes the importance of supporting and enhancing her local community. She is an active member of the Waterford-Area Chamber and is acting chairperson of the Waterford Township/Waterford Chamber Beautification Committee. With this group of volunteers, she continues to successfully organize fund-raising activities for the beautification and enhancement of Waterford. Under Carolyn's leadership, the committee recently reached their most aggressive goal of raising in excess of \$12,000 for a new "Welcome to Waterford" sign paid entirely with non-taxpayer funds. She proudly purchases American and local products for these projects and carries that goal through her business and personal life. Carolyn believes in doing business with the people who do business with her or within her community, whenever possible. When not working diligently for her business and community, she enjoys riding her horse and playing golf.

## Risk Management for You

Carolyn's strength, knowledge and experience in Risk Management and Risk Analysis are brought to the forefront when serving her clients' needs, from heavy industrial operational clients to office and retail employers. She not only brings to the table top of the line insurance carriers and solutions; she combines these with safety and claims management solutions to serve her manufacturing and contractor clients. She is as comfortable in closed-toe shoes and safety glasses as she is in the office. Carolyn is that hidden tool your company needs for evaluation and proper protection of your assets.

