

Debra Coleman, Spotlighted By Influential Women, Brings 37 Years Of Insurance Expertise And Client Advocacy Forward

TACOMA, WA, UNITED STATES, September 16, 2026 /EINPresswire.com/ -- Seasoned Property & Casualty Professional Draws on Decades of Underwriting, NFIP, Disaster Relief, Customer Service, and Leadership Experience to Help Clients Navigate Complex Insurance Needs

Tacoma, Washington – With more than 37 years of professional experience spanning Property & Casualty insurance, personal lines, commercial lines, underwriting, flood insurance, and disaster relief programs, Debra Coleman has built a career defined by expertise, reliability, honesty, and a steadfast commitment to helping clients and colleagues succeed.

Based in Tacoma, Washington, Debra is a licensed P&C producer in Washington State and holds specialized certifications through the National Flood Insurance Program (NFIP), including FEMA-certified site inspection training. Her extensive background has equipped her with a deep understanding of insurance operations, policy servicing, underwriting requirements, regulatory compliance, customer service, and the complexities that can arise when individuals and businesses are recovering from disasters.

Now returning to the private sector, Debra brings decades of specialized knowledge and hands-on experience to her work. Her career reflects not only technical proficiency but also a philosophy centered on building trust, developing lasting professional relationships, mentoring others, and providing clients with straightforward guidance.

A Career Built on Experience and Perseverance

Debra's professional journey began in the early 1990s at California Casualty Insurance after she transitioned from the food industry into insurance. The career change provided an opportunity



to develop a broad foundation in the industry, including policy servicing, sales, billing support, underwriting, and customer relations.

Rather than viewing insurance as simply another job, Debra committed herself to learning the industry from the ground up. Over time, she expanded her knowledge and took on increasingly specialized responsibilities. Her dedication eventually led her into NFIP underwriting, an area requiring detailed technical knowledge and a strong understanding of flood insurance requirements.

Debra invested significant time in obtaining specialized certifications and developing the expertise necessary to work effectively within the program. Her technical knowledge ultimately opened the door to an opportunity with FEMA's Department of Homeland Security, where she spent six years serving as an Insurance Specialist in disaster relief operations.

During her time with FEMA, Debra worked in an environment where accuracy, efficiency, and the ability to respond to complex insurance situations were essential. She managed thousands of policies and supported large-scale disaster response efforts while becoming recognized within the organization as a subject matter expert in NFIP.

Her experience gave her a unique perspective on the critical role insurance plays when individuals, families, and businesses face unexpected disasters. It also reinforced her belief that clients deserve professionals who are willing to listen carefully, explain complicated matters clearly, and remain dependable when circumstances become difficult.

The Advice That Shaped Debra's Career

Debra attributes much of her professional success to advice she received from her grandmother, who encouraged her to stay committed to an organization and build a reputation rather than repeatedly changing jobs.

Before entering insurance, Debra had experienced frustration in the food industry and sometimes responded by leaving one job for another. Her grandmother pointed out that changing employers did not necessarily mean changing circumstances if she continued doing the same work for the same salary and working with the same kinds of people.

Instead, her grandmother encouraged her to develop tolerance and understanding, remain committed, and build a reputation within an organization.

Debra took that advice to heart. She ultimately remained with California Casualty for 10 years, allowing herself the time to grow professionally, develop expertise, and establish a reputation based on consistency and dependability.

Her grandmother, whom Debra describes as a very smart businesswoman and someone with whom she was very close, gave her advice that became a guiding principle throughout her

career.

For Debra, professional success has never been solely about advancing from one position to another. It has been about earning trust over time and demonstrating through actions that clients, coworkers, and employers can depend on her.

Lessons From a Family of Professionals

Debra's work ethic was also influenced by her father, a retired Lieutenant Colonel and Vietnam-era pilot who later worked as an accountant for Weyerhaeuser for 30 years.

He demonstrated the value of commitment, education, discipline, and hard work. His long career provided Debra with an example of what could be accomplished through dedication to a profession.

Her adoptive mother, who worked as a real estate agent, also taught Debra valuable lessons about interacting with people and managing the responsibilities that come with client-focused work.

Together, these influences helped shape Debra's approach to professional relationships. She believes that being reliable, dependable, and honest are among the most important qualities a professional can possess.

She has never believed in telling clients what they want to hear simply to make a difficult situation easier. Instead, she believes people deserve the truth, even when the truth is difficult.

For Debra, honesty is straightforward: never lie to clients and never give them false assurances. Eventually, the truth will come out, and maintaining integrity from the beginning is always the better approach.

A Leader Who Believes in Listening

Beyond her technical insurance knowledge, Debra has developed extensive experience training and mentoring employees, improving internal processes, and supporting teams in demanding customer service environments.

One of the lessons she emphasizes most strongly is the importance of listening.

Over the years, Debra has handled numerous escalated customer situations. Her approach is simple: allow the customer to speak without interrupting, take notes, listen carefully, and focus on identifying how the problem can be resolved.

She believes customer anger should not be taken personally. A frustrated customer may be upset with a company, policy, claim, or situation rather than with the individual trying to help.

Debra recalls one customer who was extremely angry with California Casualty. After allowing the woman to fully express her frustration, the customer eventually apologized for becoming angry with Debra. Debra reassured her that she did not take the situation personally.

That experience reflects the customer service philosophy Debra has shared with many employees throughout her career: do not talk over customers, do not interrupt them, and give them the opportunity to finish expressing their concerns. Often, once customers have had the chance to be heard, the conversation can move toward finding a solution.

Improving Systems and Supporting Teams

Debra's contributions have extended beyond direct client service. Throughout her career, she has also participated in process improvements designed to increase accuracy, efficiency, and accountability.

She has worked on database and tracking system enhancements and collaborated with internal teams to improve the way information is managed and communicated.

Her combination of technical knowledge and practical experience has allowed her to identify areas where processes can be improved while maintaining a strong focus on compliance and customer needs.

As someone who has trained and mentored others, Debra understands that organizational success depends on more than individual performance. Strong teams require communication, knowledge-sharing, accountability, and people who are willing to help colleagues develop.

Encouraging the Next Generation of Women in Insurance

Debra encourages young women entering the insurance industry to approach their careers with patience and commitment.

She believes success is built over time through consistency, perseverance, continuous learning, and a willingness to understand the needs of clients and coworkers.

For Debra, credibility cannot simply be claimed; it must be earned. Reliability and trust develop through repeated actions and through consistently following through on commitments.

She also encourages professionals to take initiative and learn as much as possible about their field. Insurance is a complex industry, and developing meaningful expertise requires curiosity and a willingness to continue learning.

Mentorship is another important part of Debra's philosophy. She believes professionals should learn from experienced colleagues while also supporting those who are entering the industry behind them.

Navigating Challenges While Looking Ahead

As Debra continues pursuing opportunities in the insurance industry, she is also confronting challenges that she believes affect experienced professionals in today's job market.

After applying for positions since January, she has experienced situations where she believes her age may have contributed to employers overlooking her qualifications. Despite having decades of specialized experience, she has encountered barriers that she does not believe reflect her ability to perform the work.

A professionally revised resume has helped generate improved responses, but Debra remains concerned about practices such as requesting graduation years during the application process, which can reveal a candidate's age and potentially contribute to bias.

Rather than allowing these challenges to diminish her confidence, Debra remains focused on what she brings to an organization: extensive industry knowledge, specialized NFIP expertise, disaster relief experience, customer service skills, leadership abilities, and a proven record of reliability.

She knows what she can do and would not pursue positions for which she was not qualified.

A Professional Legacy Built on Trust

Today, Debra remains committed to bringing her knowledge and experience back to the private sector. Her career has provided her with a rare combination of insurance expertise, disaster response experience, technical knowledge, customer service leadership, and firsthand understanding of the importance of dependable insurance support.

At the center of everything she does are three principles: honesty, reliability, and dependability.

These values have shaped the way Debra works with clients, colleagues, and the professionals she has trained and mentored. They also represent the legacy she hopes to continue building as she enters the next chapter of her career.

After more than three decades in Property & Casualty insurance, Debra Coleman continues to believe that experience matters, integrity matters, and people matter. Her goal remains clear: to use the knowledge she has gained throughout her career to advocate for clients, support organizations, mentor professionals, and help individuals and businesses secure insurance coverage that is appropriate, fairly priced, and suited to their needs.

Learn More about Debra Coleman:

Through her Influential Women profile: <https://influentialwomen.com/connect/debra-coleman>

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