

Debra Hetzer
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Debra has over 20 years of experience in the insurance/PEO industry and joined Progressive Employer Management Company in March of 2014 to lead the Risk Management team and manage the company's overall risk management needs.

She started her career working with independent insurance agencies where she underwrote, quoted, sold and serviced various lines of insurance. She then entered the PEO industry as a Safety Consultant and progressed into the Director level role in Risk Management with one of the nation's largest PEO's where she was responsible for supporting and managing national workers' compensation programs totaling in excess of \$100 million in premium. During her career, she has had the opportunity to work with a variety of carriers including AIG, Hartford, Liberty Mutual, CNA and Lumberman's Underwriting Alliance (LUA).

Her expertise includes workers compensation program development, management and negotiations; captive oversight; underwriting; corporate casualty insurance; employment practices liability insurance; and vendor relationship development and management. Additionally, she brings experience in supporting multiple organization mergers and acquisitions as well as IPO activities.

Debra holds a Bachelors of Science in Business Administration from Florida Institute of Technology and has also earned the Associate in Risk Management (ARM) designation. Debra is also very involved with professional organizations such as NAPEO where she has been a guest speaker, and is a former member of the CS STARS Client Advisory Council and AIG Intellirisk Client Advisory Board.