



Michele Carter, CIC, CRM, CISR

Commercial Insurance Broker

Michele Carter began her career in the insurance industry in 1987 as a Client Service Agent for an independent broker in Tulare, California. The agency's main focus was the agricultural industry of the central valley and servicing the insurance needs of the unified school district.

In 1989, Michele relocated to Redding, California, and in 1991, she joined InterWest Insurance Services. Michele relocated to the InterWest sales office in Chico in 1994.

Although she works with a wide variety of industries, Michele's special focus is providing insurance programs for social service organizations and the health care provider industry. With over 20 years of experience in risk management and insurance marketing, Michele works continuously to stay on top of the evolving insurance market to be sure she is taking care of the insurance needs of organizations that take care of others. She is not only familiar with

standard insurance programs, but also experienced in working with alternative risk transfer programs, with a special interest in self-insurance programs.

Michele has earned the Certified Insurance Counselor (CIC), Certified Risk Manager (CRM) and Certified Insurance Service Representative (CISR) Designations. She enjoys spending time with her husband and son at home and at their cabin in the mountains. Hobbies include snowmobiling, golfing, scuba diving, boating and vacationing on a nice beach.

Michele enjoys giving back to her community by volunteering with local charities and non-profit organizations. She serves on the Board of Directors as Vice President of Youth for Change and is a member of Soroptimist International of Chico, Chico Chamber of Commerce and Leadership Chico Alumni.