## **Bret Nicolas Bio**

Bret Nicolas has been a Toastmaster since April 2021. She has served as a Club Officer once as a Treasurer, and three times as Vice President of Education. She will be serving her fourth year as a Vice President of Education this July 1, 2024. She serves in three clubs. This includes one select distinguished corporate club in Ohio and two distinguished clubs in Missouri, one select and one presidential select. She is serving her second year as an Area Director, this year in Area 9. She had the pleasure of serving in Area 15 last year. Bret has completed two pathways and is working on the next steps required to earn her Distinguished Toastmaster award. It is important to Bret to continue to serve in both Ohio and Missouri.

Bret is currently a Claim Manager at a large commercial insurance company network. Bret's career has always been in the insurance field, serving in a variety of interesting roles. The most important goal over these years has been her passion, to mentor, develop and coach associates toward their goals for the future.

Bret has earned both her Bachelor's and Master's degrees in Business Communication from the University of Missouri - St. Louis. Through her insurance career she has earned an Associates in Claims, Associate in Insurance Services, Associates in Claims Management, and her Chartered Property & Casualty Underwriter designations.

In Bret's spare time she loves to go to as many concerts as time will allow, sing at church and events, read interesting books, enjoy time with her family including her two spoiled beagles, and to take water exercise classes at the YMCA.