

An Orange County Business Journal Special Report

# Women-Owned BUSINESSES



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President and founder,  
Nixon Benefits

## KAREN NIXON

President and founder, Nixon Benefits, Newport Beach

Nixon’s company, established in 2001, is an employee benefits brokerage that serves employers with 500 or more workers. She says she’s built the business through targeting particular professionals with large companies and building relationships rather than tactics such as cold calling.

Nixon, who describes herself as “analytical” and “on the shy side,” worked for Oakland-based **Kaiser Permanente** and Woodland Hills-based **Health Net Inc.** in senior management roles before establishing Nixon Benefits.

To be honest, [I started my business because of] the realization that healthcare’s broken and now I was one of the suits that was part of the problem, and I didn’t like being

part of the problem. Nothing against Kaiser or Health Net—I think they’re good organizations—but I didn’t want to be part of the problem anymore, one of the suits carrying out those directives.

[Being in] senior management, they treat you well, and you get paid a lot, but I was willing to leave and take the risk and bet on myself and do something a little different on the distribution side.

It’s a small world. We all know each other. I kept those relationships that I still use today in negotiating with insurers on behalf of our clients.

And I also pulled folks who work for me from the carrier side, as well as who I’d run across [in the past], so I’m able to change those relationships into them coming over to work for me.

On women owning businesses—if I were to take a stab at that, I do think it’s a process. If you want to start a company in any industry, it gets down to if you’re willing to take a risk. Are you willing to put in your own financial resources, or are you willing to go into debt and try and get venture capital and use somebody else’s resources?

The more women that become senior executive level and run organizations, then you’ll start seeing more that want to leave that and take the risk and start something, have an idea that’s different and start anew. ■