

INSURANCE AGENT

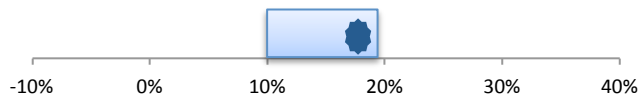
What do they do? Sell life, property, casualty, health, automotive, or other types of insurance. May refer clients to independent brokers, work as independent broker, or be employed by an insurance company.

People with these roles and responsibilities are also called: Insurance Agent, Agent, Sales Agent, Insurance Broker, Account Executive, Producer, Sales Representative, Insurance Sales Agent, Account Manager, Underwriting Sales Representative

Some typical job duties include:

- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.

Ohio Job Outlook "Faster than average" (+17.0%)



Projected % change in number of jobs by 2020

Note: Blue band = Average growth (10% to 19%)

National Job Outlook through 2020: 21.9%

Most Important Occupational Skills

BASIC SKILLS

- Active Listening
- Reading Comprehension
- Writing

PROBLEM SOLVING SKILLS

- Complex Problem Solving

SYSTEMS SKILLS

- Judgment and Decision Making
- Systems Analysis
- Systems Evaluation

SOCIAL SKILLS

- Persuasion
- Service Orientation
- Negotiation

TECHNICAL SKILLS

- Operations Analysis
- Operation Monitoring

RESOURCE MANAGEMENT SKILLS

- Time Management
- Mgmt of Personnel Resources
- Mgmt of Financial Resources

The most important skills required for performing this job well are underlined.

How much did these jobs pay in 2013?

**Average: \$65,470 per year
 (\$31.48 per hour)**

Career Pathway and Educational Requirements

Associate (\$20,000 - \$35,000) Specialist (\$30,000 - \$75,000) Managerial (\$50,000 - \$100,000) Executive (\$100,000+)



REQUIRED FOR ENTRY

- High school degree/GED
- State licensing
- Short-term OTJ training

REQUIRED FOR ADVANCEMENT

- Associate's degree (minimum)
- State licensing
- Multiple years related work experience

REQUIRED FOR ADVANCEMENT

- Bachelor's degree (minimum)
- Multiple years related work experience
- Professional certifications

SOME CERTIFICATIONS THAT CAN HELP YOU ADVANCE:

- Accredited Adviser in Insurance – AAI** (American Institute for CPCU and Insurance Institute of America, available online)
- Certified Professional Insurance Agent** (American Insurance Marketing and Sales Society, unavailable online)
- Chartered Property Casualty Underwriter – CPCU** (American Institute for CPCU and Insurance Institute of America, available online)
- Certified Risk Manager – CRM** (The National Alliance for Insurance Education and Research, available online)