



## Insurance Industry 2014 Employment and Hiring Outlook

The National Insurance Industry 2014 Employment and Hiring Outlook is the latest in a series of white papers by GreatInsuranceJobs.com. The main goal of this survey is to provide insurance industry job seekers and insurance employers an in-depth forecast for how the insurance industry is performing in all aspects of employment.

All previous surveys, as well as this one, can be downloaded at [GreatInsuranceJobs.com/whitepaper](http://GreatInsuranceJobs.com/whitepaper).

This survey endeavors to understand the state of the employment market in the insurance industry for 2014, by asking employers the following questions:

1. **How will your company's hiring be in 2014 as compared to 2013: better, same or worse?**
2. **Is your company currently hiring for insurance industry positions?**
3. **What insurance jobs are *currently* open at your company?**
4. **What is your forecast for hiring in the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> quarters of 2014?**
5. **If you are hiring in the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> quarters of 2014, what positions will be open at your company?**
6. **What are your company's biggest hiring challenges?**
7. **Has your company hired anyone directly using social media (Facebook, LinkedIn or Twitter)? If yes, please indicate the source and number of total hires.**

To get the answers, GreatInsuranceJobs.com went right to the source. Our staff spoke via telephone with 114 insurance companies consisting of property and casualty companies, life and health, agents and brokers, third party administrators and managing general agents.

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# Insurance Industry Employment Outlook for 2014

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## 2014 Insurance Industry Employment Outlook-Methodology

GreatInsuranceJobs.com conducted phone interviews with 114 insurance companies, agents and brokers, third party administrators and managing general agents between February 18<sup>th</sup> and March 5<sup>th</sup>, 2014. We spoke with key human resource professionals, talent acquisition leaders and business owners to ask them seven questions about how their hiring outlook was going to be in 2014.

The 114 insurance entities surveyed employ a total of 291,001 employees, which represent 11% of the total number of employees in the industry. *(Complete chart of insurance entities surveyed on page four.)*

## Insurance Industry 2014 Employment Outlook

### KEY FINDINGS

- Combined, this survey found more than 10,000 jobs currently open in the 114 surveyed companies.
- In addition to the 10,000 jobs currently open, more than 18,000 jobs are forecasted to come open in the last three quarters of this year.
- 42% of surveyed companies indicated that hiring would be better in 2014 when compared to 2013. (41% of respondents said the same in 2013.)
- 96% of companies plan on hiring at least one person in 2014.
- 84% of companies *currently* have open jobs. (84% in 2013.)
- 29% of companies are planning on hiring 51 or more employees in 2014. (31% in 2013.)
- The top six insurance jobs being recruited for are sales positions, claims adjusters, account managers, customer service, call center and IT.
- Skilled insurance industry professionals are extremely hard to find.
- Unqualified applicants are filling up applicant tracking systems of major insurance companies, causing work overload in human resource departments.
- The recession is over but recruiting departments have not increased in size or budgets resulting in them having a disadvantage in the hiring of top talent.

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## Breakdown of Surveyed Insurance Companies (2014)

Insurance Entity	Number of Companies Surveyed	Number of Total Employees	OPEN JOBS February 2014
Property and Casualty	64	189,232	6,655
Life and Health	21	66,112	2,323
Managed Care	2	11,211	311
Broker/Agent	14	19,998	789
MGA	4	601	16
Third Party Administrators	5	3,171	66
Other (Independents)	4	676	178
<b>TOTALS:</b>	<b>114</b>	<b>291,001</b>	<b>10,388</b>

## Insurance Industry Unemployment Rate (BLS)

YEAR	2/2014	1/2013	2012	2011	2010	2009	2008	2007	2006
Unemployment Rate (Insurance)	<b>2.9</b>	4.7	4.4	5.9	6.2	4.6	3.1	2.4	2.1

The unemployment rate for the insurance industry is at a level very close to pre-recession levels. The main reason is the addition of jobs; especially towards the end of last year. According to a U.S. Bureau of Labor Statistics (BLS) report of January 2014, the unemployment rate for the insurance industry is 2.9%. The insurance industry has always trended well below the national unemployment rate, and has been a very stable job market for years.

## Insurance Industry Total Employee Count (BLS)

YEAR	2/2014	1/2013	1/2012	2011	2010	2009	2008	2007	2006
All Employees (thousands)	2384.1	2346.4	2321.6	2222.8	2224.1	2261.4	2281.3	2313.1	2301.8

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## The Jobs in the Insurance Industry (BLS)\*

### Insurance Employment

(Insurance Carriers and Related Activities)

<b><u>Insurance Jobs Classification</u></b>	<b># Employed Nationally</b>	<b>Median Salary</b>
<b>Actuaries</b>	<b>21,340</b>	<b>\$106,680</b>
<b>Claims Adjusters, Appraisers, Examiners and Investigators</b>	<b>263,810</b>	<b>\$61,110</b>
<b>Customer Service Representatives</b>	<b>255,340</b>	<b>\$35,710</b>
<b>Human Resource Managers</b>	<b>2,230</b>	<b>\$118,580</b>
<b>Insurance Sales Agents</b>	<b>336,740</b>	<b>\$63,400</b>
<b>Insurance Underwriters</b>	<b>91,810</b>	<b>\$69,200</b>
<b>Office and Administration</b>	<b>813,300</b>	<b>\$37,350</b>

Source: bls.gov NAICS 524000 (May 2012)\*

\*2012 is most recent data from BLS

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## 2014 Insurance Industry Employment Survey Breakdown

(See methodology used for survey on page 3.)

### 1. Compared to 2013, will your overall insurance industry hiring forecast be better, the same or worse in 2014?

	February 2014	January 2013	January 2012	December 2010	February 2010	November 2009
<b>WORSE</b>	5%	5%	8%	3%	8%	18%
<b>SAME</b>	53%	54%	61%	70%	56.3%	72%
<b>BETTER</b>	42%	41%	31%	25%	35.7%	7%

After talking to 114 insurance companies, 95% said that hiring would either be the same or better than it was in 2013. Last year saw the insurance industry unemployment rate go down (2.9%) while more jobs were added to the industry. Companies are confident of stable hiring in 2014.

### 2. Do you have any *current* insurance job openings?

	February 2014	January 2013	January 2012	December 2010	February 2010	September 2009
<b>YES</b>	84%	84%	82%	84%	74%	83%
<b>NO</b>	16%	16%	18%	16%	26%	17%

If you are looking for a job in the insurance industry, you don't have to look far. Eight out of every 10 insurance companies surveyed indicated they had at least one job open when GreatInsuranceJobs.com spoke to them in February 2014. The insurance industry employment market is extremely stable, with the only exception being a slight downturn at the height of the recession.

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### 3. If your company has current (February 2014) job openings, what types of jobs are available?

This survey found 10,388 insurance jobs currently open in February of 2014. Open jobs were found in almost every discipline, with sales and claims leading the way. Jobs currently open also include underwriting, customer service, product managers, appraisers, marketing representatives, project managers, web developers, nurse case managers, IT, wholesalers, actuaries and premium auditors.

### 4. What is your insurance industry hiring outlook for the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> quarters of 2014, by number of future hires?

	Projected # of Hires In 2014	FEBRUARY 2014	JANUARY 2013	JANUARY 2012	DECEMBER 2011	FEBRUARY 2010	SEPTEMBER 2009
NO HIRES	0	4%	4%	6%	5%	15.3%	21%
1-5 HIRES	166	36%	39%	30%	32%	31.5%	36%
6-10 HIRES	232	11.9%	11%	13%	11%	13.5%	11.3%
11-20 HIRES	212	7.6%	17%	9%	11%	5.4%	9.1%
21-50 HIRES	987	13.5%	8.5%	11%	11%	12.6%	8.6%
51-100 HIRES	850	12%	7.5%	12%	8%	6.3%	4.1%
101-200 HIRES	1,371	6%	5%	8%	7%	2.7%	3.2%
201+ HIRES	14,776	9.3%	8%	11%	15%	12.6%	8.1%
		<b>18,594</b>			Total of Projected Insurance Industry Hires in 2014*		

\*Total projected from 114 insurance companies surveyed.

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## 5. If you are hiring in the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> quarters of 2014, what positions will be open at your company?

This survey found that more than 18,594 jobs are being forecasted for the last three quarters of 2014. A sampling of the jobs open and the companies hiring beginning on page 14. The overall hiring outlook from our surveyed insurance companies was the most positive we have seen in the last six years. Employers are preparing to hire numerous employees in almost every insurance discipline. Standing out at the top of most companies recruiting list is the need for sales professionals. Insurance companies also are in dire need of exceptional customer service professionals and call center representatives. Claims jobs in all areas are also very numerous. Many of the open jobs are stemming from either expansion or turnover, and most of these positions require very specific job skills. Entry level positions (with training) are found in the call centers, claims departments and companies looking for sales professionals.

## 6. As an insurance employer, what are your greatest hiring challenges?

Each year when we ask employers this question, most of the time we can predict the answer. This year is no different. The greatest challenge mentioned by more than 80% of the employers is how hard it is to find qualified talent. Employers are still getting a ton of applications, but the majority of these do not have the skill sets needed to be considered for the position. The time it is taking human resource and recruiting departments to qualify resumes is overwhelming.

We also found some interesting geographical challenges from some of our employers. For example, insurance employers in Des Moines and Hartford said the number of competing insurance companies in these cities makes recruiting skilled talent very complicated. In these job markets, it is a real employee driven marketplace.

Here are the top 10 hiring challenges from employers for 2014:

1. Finding technology professionals who have insurance-specific experience is extremely challenging for many insurance companies. Like previous years, many insurance companies want to hire full-time exempt technology employees (web developers, IT, coders, graphic design, etc.), but end up using contract labor which is more expensive and harder to manage. Insurance employers with technology jobs indicated they have a huge challenge to make technology and the insurance industry “sexy” so they can attract top level talent that have no idea how the insurance industry operates.
2. The sheer number of unqualified candidates applying to positions is adding tremendous workload to recruiting and human resource departments. This is not a new phenomenon for 2014, except for the fact that it is continuing to happen even though the national unemployment rate has declined.
3. Retirement: quite a few companies mentioned the issue this year. It is no secret that the average age in the insurance industry is 54 years old (60% of industry is over 40 years old). Companies are aware that they really don't have a strategic plan in place to have qualified talent in the pipeline (internal or external) to fill these jobs as people retire.

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4. The “war for top talent” in the insurance industry is in full swing. Many companies indicated that positions like actuaries, risk managers, large lines account managers and call center management is not only hard to find but also hard to hire. This was a typical scenario: “If I find a top sales person who is ready to make a move and don’t hire them right away, someone else will. Unfortunately, for the company I work for, the hiring process takes forever and we miss out on talent because of this.”
5. Many companies are looking for sales professionals and this is proving challenging for insurance companies, agencies and brokers. Adding to the challenge is when the positions they are hiring for have no guaranteed salary, but are 100% commission. The turnover and training costs are very high.
6. Competition: cities with a great many insurance companies have to look for the same talent from a pool that is very limited with “A” players. In these cities, it’s an employee-driven market.
7. No recruiting budget: surprisingly, with the economy moving forward and growth of jobs in the insurance industry, many companies stated they don’t have the budgets to go after top talent.
8. Many companies said they have a major challenge finding actuaries, inside nurse case managers and catastrophic claims adjusters.
9. Remote areas: finding skilled insurance people in remote areas of the country is a challenge.
10. Finding bi-lingual candidates, especially customer service specialists, call center and account managers, is a need and a challenge.

**7. Has your company hired anyone directly using social media (Facebook, LinkedIn or Twitter)? If yes, please indicate the source and number of total hires.**

<b>How are insurance companies using social media to find insurance talent? (Feb. 2014)</b>				
	Number of Companies Reporting	Total # of hires via LinkedIn.com	Total # of hires via Facebook.com	Total # of hires via Twitter.com
<b>YES</b>	<b>34</b>	<b>165</b>	<b>4</b>	<b>0</b>
<b>NO</b>	<b>47</b>			

While this is not a scientific question, it is always interesting to see how social media is playing a role in the hiring process. LinkedIn.com is the clear winner, and that is not surprising since most of the jobs in the insurance industry require college degrees. However, even though LinkedIn is designated as a social media, companies find success with this source by using it the same way they would use a resume database. Employers were also very clear that they just don’t know how to measure the impact of social media since they have no system or technology to truly know where a jobseeker found out about their company or opening. In fact, 33 companies surveyed said they didn’t know whether their company found hires via social media. Of all, 47 said no hiring was done through social media. 33 companies said they just didn’t know one way or the other if they hired anyone via social media channels.

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## The 2014 Insurance Industry Employment Survey Analysis

### Currently 10,388 Insurance Jobs Open and 18,594 Forecasted

GreatInsuranceJobs.com once again wants to thank the 114 insurance companies for taking our phone calls and sharing valuable hiring information. As always, our goal is to talk to human resource professionals, talent acquisition managers and owners via phone to get a *real* sense of how they view hiring in the insurance industry. For employers, we hope this survey gives you an idea about what your competitors are doing to recruit top talent and what challenges they are having along the way.

The insurance industry added jobs as predicted in 2013. As a matter of fact, the insurance industry has a record number of employees (2,384,000 - BLS). Insurance companies are hiring and while this is great for the stockholders, it is a huge drain on still-depleted human resource departments. The insurance industry outlook for 2014 is going to be a lot like 2013, with some additional challenges; mainly the overall growing economy and talent pool shortage.

Insurance human resource departments are overworked, and that was very clear in this report. Many of these departments are trying to fill the needs they have today, and can't yet get capacity to build their pipeline for future hires. They let us know they do not have a hiring strategy for the future, let alone for today's needs. With all that said, as well as increased hiring in 2014, something has to give. We think companies will increase their HR and recruiting staff and budgets (especially in competitive insurance cities) to make sure they can attract qualified job seekers. To overcome clear-cut obstacles to hiring, companies should consider better applicant tracking systems, video interviewing, more third party executive search firms, better communication with key candidates and much faster hiring process.

Two other areas of major concern for surveyed insurance companies were college hiring and succession planning. The insurance industry is still not banding together to build a marketing platform that promotes the industry as a career to colleges and young people. They also are not planning well enough for the exodus of those retiring in the next few years. These are two huge areas of concerns that have been overlooked while many companies just put on their survival hats during the great recession. In 2014, many companies will start re-tooling these areas.

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## Conclusion

The insurance industry has jobs: underwriters, nurse case managers, IT professionals, property claims adjusters, commercial lines producers, web developers, actuaries or executive assistants and modelers all are moving parts of a great industry. The issue for insurance companies is simply that qualified talent is hard to find (then move) and many companies have gone away from training programs.

This will be an interesting year to watch how companies change their recruiting to make sure they attract the best and the brightest. Many taking this survey realize they will not get the best talent if they continue to recruit like they did during the recession with slashed budgets and personnel.

The insurance industry is stable, has great career paths, great benefits, is almost recession proof, has all levels of workers and is usually very financially sound. The job outlook is stronger than previous years and it will amplify all the concerns employers stated in this whitepaper.

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## Open Jobs Forecasted for 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> quarter of 2014 by Insurance Companies Surveyed (sampling of companies)

Company	Jobs in 2nd, 3rd and 4th Quarter
Amerisure	Claims, Underwriting, Developmental Underwriter - Also adding agencies in the 3rd and 4th quarters
EMC Insurance Companies	Underwriting, claims reps, marketing reps, adjusters, sales
Edgar	Premium Auditors or Loss Control Consultants
Colorado Access	Accounting, IT, Care Management, Claims, Sales
Homesite Group Inc.	Underwriters, Claims, CSR
The Zenith Insurance Company	2 quarter- Starting an underwriting training program, claims,
American Integrity Insurance Group	product positions, sales, claims adjusters, claims assistant, and risk, some others added like business analyst, underwriters
Hancock Insurance Agency	Account managers, CSR
La Familia Auto Insurance	They are growing "We are in growth mode expanding our staff by 50%"
Geraghty	Claims Adjusters, Loss Control Reps,
American Fidelity Assurance	Sales, Account Manager
The UIS Group	independent contractors and whatever happens with turnover
Syndicate Claim Services Inc	Cat and Daily Adjusters
Berkley Mid-Atlantic Group	sales, claims, underwriting, says they have everything
West Bend Mutual Insurance Company	6-10 hires in Middleton office, not company-wide.
Lovitt & Touche	Sales, Claims, Account Managers
LWG Consulting, Inc.	expansions - forensic post lost consulting engineers
The Republic Group Insurance	Commercial Underwriter, claims, marketing
Western Pacific Insurance Network	Broker Underwriter, only one this year
Liberty Mutual	Mostly Sales, Claims, Underwriting, Business Analyst- Rebranding in Central regions. Many jobs available nationwide in all areas.
Pronto Insurance	Sales, Adjusters, Appraisers, District Managers
Great West Life & Annuity Insurance Comp	filled 600 jobs last year -Commissions coord. ext wholesaler, internal wholesalers
Permanent General Companies	Claims, program analyst, admin assistant, business analyst, customer service, tech support, sales agents
GEICO	sales, Customer Service most hired for. Several expansions planned, they opened two new offices next year and are expanding claims in Seattle.
American Modern Insurance Group	Actuaries, Claims, Sales
Sedgwick Claims Mgt	Claims Associate, Trainee, Work Compensation,
Advanced Claims Concepts, Inc.	Claims Adjusters
United Farm Family Mutual Insurance Company	Agents, Customer Service Reps, Claims, Underwriting
CIS Group	Property Inspectors - Vendors
Blue Cross Blue Shield of Kansas	normal turnover and few new positions
Insphere Insurance Solutions	Sales

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Grinnell Mutual Reinsurance Company	Claims positions, reinsurance, loss control, underwriting, IT will take up nearly half of all job opening
FCCI Insurance Group	Claims, Underwriting
CompSource Oklahoma	Claims and Underwriting
California Casualty	Sales and Claims
Universal North America	customer service, underwriting, claims, technology
Southern Insurance Underwriters	Marketing, underwriter, sales, renewal underwriters, policy processing, assistants
The Insurance Center LLC	They only staff to replace a person - they are a "career minded place"
National Risk Services, Inc.	Audit inspector
Heartland Security Insurance Group	2 sales, HR assistant, commercial lines account administrator
First Mercury Financial Corp (Crum & Forster)	underwriting positions, claims
Imperial Fire and Casualty Insurance Company	mostly claims and underwriting
Oklahoma Farm Bureau	Appraisers, and not sure
Davis	Underwriting, and Clerical
Delta Dental Colorado	May need to hire more for new potential contract.
Workforce Safety & Insurance	claims
Indiana Farmers Mutual Insurance Group	Admin/Communications, Farm underwriter, Business Analyst
Superior Access Insurance Services	Underwriting & Customer Service & Sales
South & Western	They just acquired a new company so they will be filling the majority of insurance positions being that they are relocating.
Florida Family Insurance Company	Claims reps, underwriting
Empower MGA	Claims Adjuster Positions, and possibly some replacement positions
Farmers Alliance Mutual Insurance Co.	turnover - retirements, 2 regionals just quit
Copper Point / SCF Arizona	Underwriting & Claims & Nurse
Lia Insurance Group, Inc	Producers
Lilitz Mutual Insurance Company	Clerical, Underwriter, Claims adjuster
Lassiter-Ware Insurance	Maybe some producers
Venture Captive Management, LLC	Underwriting
Wortham Insurance & Risk Management	Only plans to hire on replacement
Norcross	Adjusters
AFG Claims Service	expansion
MIS Insurance Services	2 underwriting, 1 accounting, 1 IT
The Covenant Services Group LLC	customer service reps
Wickham Financial Group Inc.	Commercial Insurance Producer
Dealer Risk Services Inc	account manager, sales, intern
Discount Insurance Inc	Customer Service Rep 440 license
K&B Underwriters	sales position
East Coast Claims Service	Niche claims consulting for oil companies - can't be entry - must be executive level
Farmers	claims, customer service, marketing, IT, CSR
Custard Insurance Adjusters	The property industry is growing, so they are expecting to be hiring more property adjusters.
Eberl Claims Service	adjusters on an as need basis, temp employment
Universal Healthcare	they have a lot of nursing positions open - they are the hardest to fill - they had 300 - 400 positions in 2013- IT, CSR, Sales, account management

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