



Job Opportunities

The Insurance Industry is a vital part of the modern world. Without the Insurance Industry, there would be little construction, manufacturing and healthcare. Without insurance there would be no risk taking and therefore, few businesses and services.

Insurance is a trillion dollar business that employs more than 2.5 million people in the United States. As the U. S. general population is aging and their wealth is growing, the demand for insurance professionals is increasing dramatically.

Jobs in insurance involve helping individuals and businesses manage risk to protect themselves from catastrophic losses and to anticipate potential risk problems. Working in the Insurance Industry is personally rewarding to help when they need it most. In addition, salaries in the Insurance Industry are financially rewarding. Salaries can grow to six figures+ depending on the degree, experience and job.

Consider one of these exciting careers in the Insurance Industry:

Actuary

Claims Adjuster

Customer Service Representative

Loss Control Specialist

Risk Manager

Marketing Agency

Sales Agent

Underwriter

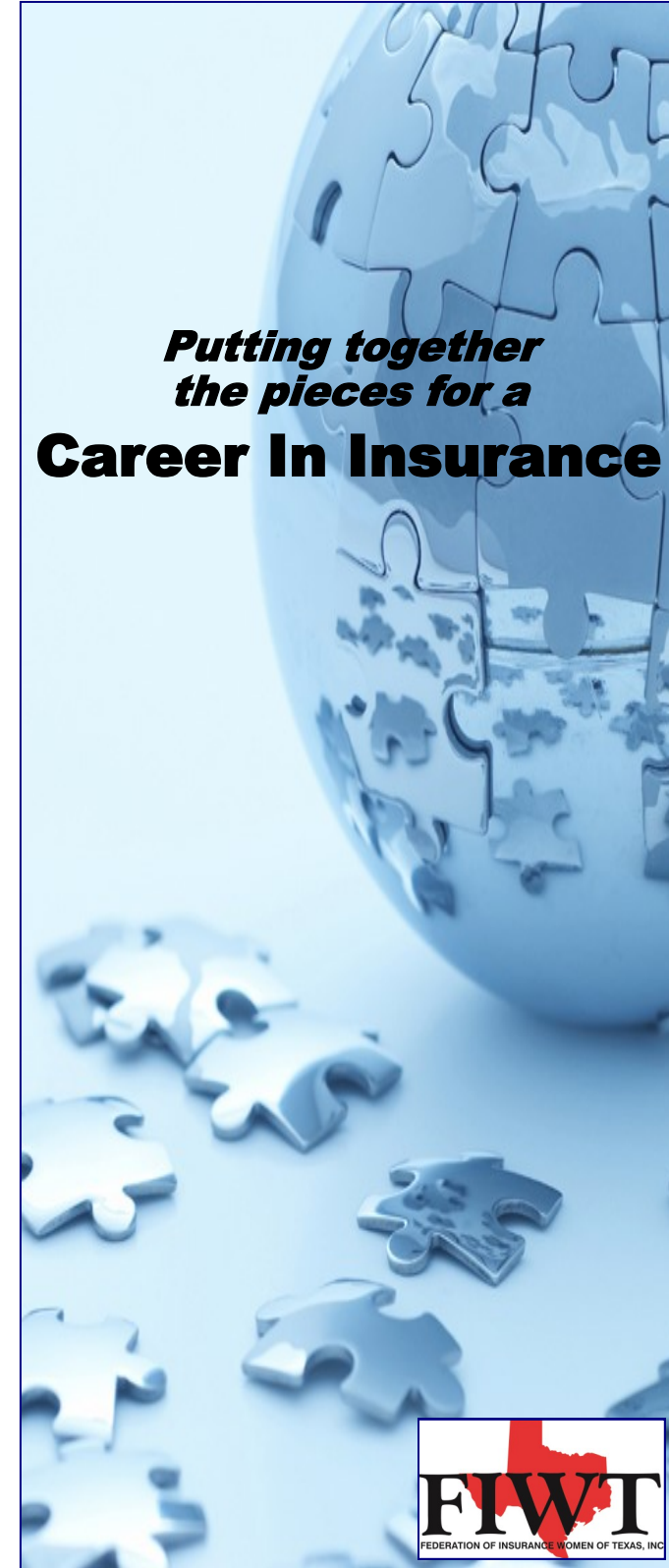


Kristie Gray
Executive Director
2616 Portland Avenue
College Station, TX 77845

Phone: 800-856-6677
Email: fiwt@msn.com



***Putting together
the pieces for a
Career In Insurance***





Actuary

Actuaries use their analytical skills to predict the risk of writing an insurance policy. Actuaries are a vital part of the insurance process because they use statistical analysis to determine the risk of providing coverage. Actuaries must be informed about trends in society and government legislative developments as they might affect risk. Actuaries can find positions in insurance companies, government and third party pension planning organizations. A degree in economics, Finance or Business Administration is required.

Claims Adjusters

Insurance Adjusters negotiate insurance claims with the people that have experienced a loss. The adjuster is responsible for reaching a claim settlement that is fair to all parties. Communication skills are vital to this position. Many adjusters work in the field but some adjusters work from a central office.

Customer Service Representative

Customer Service Representatives interact with customers to provide information in response to inquiries about products and services. CSRs handle and resolve customer account issues and assist individuals interested in obtaining insurance. A college degree is not required but CSRs must be computer literate with great communication skills.

Field Representative

A Field Representative serves as the contact liaison between the insurance company and agents that sell company's products. He or she is usually based either at the main office or possibly out of their home. Their duty is to work with the agents and brokers who sell the company's coverage. The Field Rep should be an outgoing person because they represent the company at many functions.

Career Opportunities in Insurance

Loss Control Specialist

Loss Control Specialists monitor work environments to ensure safety standards to help keep accidents and losses to a minimum. Their primary mission is to help reduce financial loss by recommending hazards/exposures controls and creating safety awareness programs. Generally a bachelors degree is required.

Risk Manager

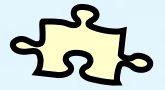
Risk Managers, also known as Financial Managers, plan, direct, and coordinate accounting, investing, banking, insurance, securities, and other financial activities. Almost every firm, government agency, and organization has one or more financial managers who oversee the preparation of financial reports, direct investment activities, and implement cash management strategies. A bachelors degree generally is required.

Sales Agents

Insurance Agents and brokers advise people on how to protect things they value by selling insurance contracts. Most insurance sales agents work from a small office where they can contact clients and provide insurance policy information. However, much of their time may be spent traveling locally to meet with clients, to close deals or to investigate claims. A degree is required in economics, marketing or business administration.

Underwriters

Insurance Underwriters analyze information in insurance applications to determine if a risk is acceptable. Underwriters must decide where to issue the policy and decide the appropriate premium to charge. Underwriters serve as the main link between the insurance carrier and the insurance agent. A college degree in business administration or finance is required. Excellent computer skills are required to analyze and compare the application information.



Additional Information

In addition to Insurance Agencies, Insurance Professionals are employed by Finance Companies, Adjusting Firms, Restoration Companies, Software Corporations and Life Insurance Agencies. Many companies offer interns and co-op positions for interested parties.



Scholarships

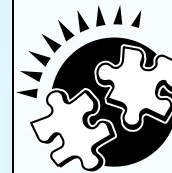
FIWT offers a scholarship each year for those individuals taking a minimum twelve (12) hours and taking at least one insurance or business-related course at a college or university in Texas. Scholarships awarded in rotating regions of Texas. In addition, many of the local FIWT Associations offer scholarships in their cities. Scholarship application and additional information is available at www.fiwt.com.



Educational Resources

Most colleges in Texas offer a Business Administration and Accounting/Finance degrees.

The University of North Texas and The University of Houston offers degrees in Insurance.



Professional Organizations offer networking and informational opportunities.

Independent Insurance Agents of Texas
www.IIAT.org

Texas Surplus Lines Association
www.TSLA.org

Federation of Insurance Women of Texas, Inc.
www.FIWT.com

