

# Career Profile

A weekly series devoted to providing information on career exploration



VIDEO COVERAGE  
Robert Andress speaks at  
<http://www.chroniclet.com/Nie>

## Do You Like

- Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate.
- Talking to others to convey information effectively.
- Managing one's own time and the time of others.
- Actively looking for ways to help people.
- Understanding the implications of new information for both current and future problem-solving and decision-making.

**Then This Could Be The Career For You!**

## The Type of Work

- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.
- Calculate premiums and establish payment method.
- Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including automobile, fire, life, property, medical and dental insurance or specialized policies such as marine, farm/crop, and medical malpractice.
- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.
- Confer with clients to obtain and provide information when claims are made on a policy.

## Pathways to Success

**For insurance sales agent jobs, most companies and independent agencies prefer to hire college graduates—especially those who have majored in business or economics. High school graduates are occasionally hired if they have proven sales ability or have been successful in other types of work. In fact, many entrants to insurance sales agent jobs transfer from other occupations. In selling commercial insurance, technical experience in a particular field can help sell policies to those in the same profession. As a result, new agents tend to be older than entrants in many other occupations. Many colleges and universities offer courses in insurance, and a few schools offer a bachelor's degree in the field. College courses in finance, mathematics, accounting, economics, business law, marketing, and business administration enable insurance sales agents to understand how social and economic conditions relate to the insurance industry. In addition, because computers provide instantaneous information on a wide variety of financial products and greatly improve agents' efficiency, familiarity with computers and popular software packages has become very important.**

## What Employers Look For

### Individuals who:

- Observe, receive, and otherwise obtain information from all relevant sources.
- Develop constructive and cooperative working relationships with others, and maintain them over time.
- Analyze information and evaluate results to choose the best solution and solve problems.
- Use relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Use computers and computer systems (including hardware and software) to enter data, or process information.
- Identify information by categorizing, estimating, recognizing differences or similarities, and detecting changes in circumstances or events.
- Convince others to buy merchandise/goods or to otherwise change their minds or actions.

## Job Outlook

**Insurance sales agents held about 400,000 jobs in 2004.** Most insurance sales agents employed in wage and salary positions work for insurance agencies and brokerages. Although employment of insurance sales agents is expected to grow more slowly than average for all occupations through 2014, opportunities will be favorable for college graduates who have sales ability, excellent interpersonal skills, and expertise in a wide range of insurance and financial services. Insurance language tends to be quite technical, so it is important for insurance sales agents to have a firm understanding of relevant technical and legal terms. Most job openings are likely to result from the need to replace agents who leave the occupation or retire. A large number of agents are expected to retire over the next decade. Future demand for insurance sales agents depends largely on the volume of sales of insurance and other financial products.

## Earnings Potential

Location	Year	Pay Period	Low	Median	High
United States	2004	Yearly	\$24,600	\$43,900	\$115,100
Ohio	2004	Yearly	\$23,400	\$39,600	\$109,200
Cleveland Elyria-Mentor, OH MSA	2004	Yearly	\$20,800	\$32,900	\$112,100

Source: Occupational Information Network, O\*Net Online, <http://online.onetcenter.org>

## Local Education Websites

Lorain County Community College  
[www.lorainccc.edu](http://www.lorainccc.edu)

University Partnership through  
Lorain County Community College  
[www.lorainccc.edu/up](http://www.lorainccc.edu/up)

Ohio Business College  
[www.ohiobusinesscollege.edu](http://www.ohiobusinesscollege.edu)



## Insurance Sales Agent

**DEFINITION:** Help individuals, families, and businesses select life, property, casualty, health, automotive, or other types of insurance that provide the best protection for their lives, health, and property.

**NAME:** Robert Andress  
**COMPANY:** State Farm Insurance, North Ridgeville

**Q. When you were a young child, what did you want to be when you grew up?**

**A.** A professional baseball player.

**Q. How did you become interested in your particular field?**

**A.** I was looking for a more challenging field. A friend of mine became an agent with another company and suggested that I give it a try.

**Q. Who or what influenced your decision the most and why?**

**A.** I talked to my State Farm Agent at that time and in our conversation I found the business would have the challenge and personal contact with people that I was looking for.

**Q. What is your educational background?**

**A.** Graduate of Admiral King High School in Lorain. I have taken many insurance-related classes over the years to keep current on the product offerings. Also secured a Series 6 License which allows me to sell our securities products.

**Q. What was the most critical class or training you took and why?**

**A.** Getting my Series 6 License was the most important. This has allowed me to sell security products to my clients and help them plan for their future.

**Q. How did you get to where you are today? What path did your employment journey take?**

**A.** It took a lot of hard work, long hours and dedication. It was very tough getting started, but has become very rewarding over the years. As an agent, you are an independent contractor so you are responsible for building your own business.

**Q. What skills do you think are needed to be successful in this field?**

**A.** You have to be a people person. You have to be caring and try to help your clients the best that you can.

**Q. Did you have any words of advice for someone considering a career in your field?**

**A.** Be prepared to work hard, and if you do, you should be successful.

Sources: Occupational Information Network, O\*Net Online, <http://online.onetcenter.org>; \*\* U.S. Department of Labor, Bureau of Labor Statistics, Occupational Outlook Handbook, <http://stats.bls.gov/oco>