



# THE 2022 INSURANCE INDUSTRY EMPLOYMENT & HIRING OUTLOOK SURVEY

*(May 2020) Fifty-Nine national insurance industry employers took part in our 15th annual employment survey. The last couple of years has challenged the insurance industry to compete in an uncertain employment world. Post-Covid hiring, retention, retirements, diversity recruiting, the “great resignation,” hybrid work schedules, and so many other factors came screaming to the front of an already tight insurance labor market. This report is designed to share with insurance employers the challenges talent acquisition and human resource departments are experiencing and some solutions to solve many of these problems.*

The 15th release of the Insurance Industry Employment and Hiring Outlook for 2022 identifies current trends in hiring within the national insurance industry. Fifty-nine insurance employers (P&C, L&H, Agents and Brokers, TPA’s, MGA’s) participated in this year’s report representing a workforce of 331,000 (11% of the entire industry). The pandemic has already taken an already talent-challenged industry and added additional obstacles for all large and small employers. This report is not a typical labor report.

At the height of the pandemic, once again, the insurance industry showed its stability. The unemployment rate during this time increased only to a high of 3%. While there were some layoffs in the industry, many employers went on hiring freezes. The pandemic that started in March of 2020 forced insurance companies to look at all their current hiring and retention strategies. In addition, human resource departments were handed a brand-new to-do list, including building work from home procedures, return to work policies, and so much more. This survey found that insurance employers are still struggling to figure out how to solve many of the issues created by the pandemic.

We hope that employers reading this report can gain valuable advice to help solve many of their talent acquisition and employment issues. The pandemic issues have added another layer of pressure on an industry that is retiring at record rates while at the same time having a hard time recruiting new talent.



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## Methodology

GreatInsuranceJobs.com surveyed fifty-nine insurance companies, agents and brokers, third-party administrators, and managing general agents between March 23rd to April 15th 2022. We spoke with key insurance human resource professionals, talent acquisition leaders, and business owners to ask them about their hiring outlook for the rest of 2022.

The 59 insurance companies surveyed employ a total of 331,000 employees, which represents 11% of the total insurance industry workforce. *(Complete chart of insurance entities surveyed on page 4.)*

## Key findings - 2022 Insurance Industry Employment and Hiring Outlook

The pandemic has just added another layer of challenges for employers. Indeed, before Covid, attracting new and experienced talent was hard. Insurance employers now have that same task with a smaller pool of candidates. Talent acquisition teams are spending record amounts of money on job marketing recruiting and receiving a very low quality of applications. In addition, employers noted the post-Covid talent pool is not created equal. With many industry jobs open, a large percentage of job seekers are only looking for hybrid or remote jobs, which is not an option at many insurance companies.

Employers also mentioned that the pandemic allowed job seekers to search the entire nation for remote jobs. Pre-Covid, while this was a possibility, the abundance of national remote jobs is now a threat for all companies losing local talent to their competitors who offer remote work.

### The Employment Numbers

- A total of **12,524 jobs** are currently open within the 59 surveyed companies.
- This same group of employers predicts another **18,543 jobs** will open in the last three quarters of 2022.
- 95% of insurance companies plan on hiring at least one person in 2022.
- 54% of insurance companies surveyed will be hiring 50 or more employees in 2022.
- Insurance jobs with the most openings include sales, claims, customer service, account managers, technology and actuarial.

### Pandemic Employment Findings- The Insurance Industry

- 64% of surveyed companies pre-Covid required employees to work onsite physically vs. 54% post-Covid.
- 24% of surveyed companies pre-Covid had 100% of their employees work from home vs. 25% post-Covid.
- 12% of survey companies pre-Covid had some form of a hybrid model vs. 21% post-Covid.
- 34% of survey companies are still trying to determine a long-term work policy.
- Insurance employers have learned a lot about hiring post Covid and share what strategies they are going to keep for the long term. (Page 9).

### The Great Resignation

- 71% of surveyed companies do not see an uptick in resignations.
- 29% of surveyed companies are seeing a massive uptick in resignations. (page 9)

### Largest Recruiting Challenges

- Insurance employers share their top ten challenges. Leading the list are lack of quality talent, wage wars, remote workers, retention strategies and diversity recruiting (Page 11).

## Post COVID Recruiting Resources

- 66% of surveyed companies do not have a formal social media/digital recruiting strategy.
- Top recruiting resources are LinkedIn, Indeed and GreatInsuranceJobs.com. (Page 8)

## Breakdown of Surveyed Insurance Companies

<i>Insurance Entity</i>	<b># of Companies Surveyed</b>	<b>Number of Total Employees</b>	<b>Open Jobs April 2022</b>
<i>Property and Casualty</i>	25	197,444	6,735
<i>Life and Health</i>	3	78,555	1,300
<i>Managed Care</i>	0	0	0
<i>Broker/Agent</i>	20	43,222	2,355
<i>MGA</i>	2	490	89
<i>Third Party Administrators</i>	7	11,433	1,980
<i>Other (Independents)</i>	2	659	65
<b>TOTAL:</b>	<b>59</b>	<b>331,803</b>	<b>12,524</b>

## INSURANCE INDUSTRY UNEMPLOYMENT RATE (BLS)

<b>YEAR (Insurance)</b>	<b>Feb. 2022</b>	<b>Feb. 2021</b>	<b>Feb. 2020</b>	<b>Feb. 2014</b>	<b>Jan. 2013</b>	<b>Feb. 2012</b>	<b>Feb. 2011</b>	<b>Feb. 2010</b>	<b>Feb. 2009</b>	<b>Feb. 2008</b>
<b>Unemployment Rate (%)</b>	<b>1.7</b>	<b>2.2</b>	<b>2.9</b>	<b>2.9</b>	<b>4.7</b>	<b>4.4</b>	<b>5.9</b>	<b>6.2</b>	<b>4.6</b>	<b>3.1</b>

The insurance industry 1.7% unemployment rate is the lowest since 2006. According to the BLS, the insurance industry added another 19,000 jobs. For employers in an already narrow talent market, the resources needed to hire will keep escalating. To fill the increase in open insurance jobs, the next wave of talent will have to come from outside the industry.

## INSURANCE INDUSTRY TOTAL EMPLOYEE COUNT (BLS)

YEAR	Feb 2022	Feb. 2021	Feb. 2020	Feb 2017	Feb. 2016	Feb. 2015	Jan. 2011	Jan. 2010	Jan. 2009	Jan. 2008	Jan. 2007
Employees (thousands)	2815.6	2805.1	2852.7	2617.9	2586.2	2520.6	2222.8	2224.1	2261.4	2281.3	2313.1

The insurance industry employed a record number of workers right before the start of the pandemic (2,852,700). Over 40,000 jobs were lost during the pandemic. However, since July of 2021, the insurance industry has shown its resilience. As recently as April 2022, the insurance industry added another 19,000 jobs (April BLS). For employers in an already narrow talent market, the resources needed to hire will keep escalating. The next wave of talent will have to come from outside the industry to fill the increase in open insurance jobs.

<b>Insurance Industry Employment &amp; Jobs</b> (Insurance Carriers and Related Activities)			
<b><u>Insurance Jobs Classification</u></b>	<b><i># Employed Nationally</i></b>	<b><i>2021 Average Salary</i></b>	<b><i>2018 Average Salary</i></b>
Actuaries	<b>23,040 (2020)</b> 19,210 (2019)	\$105,900	\$97,070
Claims Adjusters, Appraisers, Examiners and Investigators	<b>349,400 (2020)</b> 334,700 (2017)	\$64,710	\$64,100
Customer Service Representatives	<b>311,610 (2020)</b> 300,430 (2017)	\$43,160	\$38,870
Insurance Sales Agents	<b>507,200 (2020)</b> 386,320 (2017)	\$49,840	\$59,320
Insurance Underwriters	<b>95,960 (2020)</b> 79,400 (2017)	\$76,390	\$77,970
Office and Administration	<b>854,330 (2020)</b> 870,460 (2017)	\$46,810	\$41,500
Source: bls.gov NAICS 524000 (May 2021)			

QUESTION: Compared to 2021, will your overall insurance industry hiring forecast be better, the same or worse in 2022?

	February 2022	February 2020	February 2018	February 2017	January 2012	December 2010	February 2010	November 2009
<b>WORSE</b>	<b>10%</b>	<b>13%</b>	<b>10%</b>	<b>13%</b>	8%	3%	8%	18%
<b>SAME</b>	<b>38%</b>	<b>50%</b>	<b>54%</b>	<b>50%</b>	61%	70%	56.3%	72%
<b>BETTER</b>	<b>52%</b>	<b>37%</b>	<b>36%</b>	<b>37%</b>	31%	25%	35.7%	7%

It's no secret that the insurance industry needs all kinds of talent from entry level C-Suite. For the first time ever in doing this annual survey, over half of the surveyed insurance companies are predicting an uptick in hiring (15%+ increase).

QUESTION: Do you have any current insurance job openings?

	February 2021	February 2020	February 2018	February 2017	February 2014	January 2013	January 2012	December 2010	September 2009
<b>YES</b>	<b>92%</b>	<b>89%</b>	<b>95%</b>	<b>93%</b>	84%	84%	82%	84%	83%
<b>NO</b>	<b>8%</b>	<b>11%</b>	<b>5%</b>	<b>7%</b>	16%	16%	18%	16%	17%

QUESTION: What is your insurance industry hiring outlook for the 2nd, 3rd and 4th quarters of 2022, by number of future hires?

Forecasted Hires in Q2, Q3 & Q4	March 2022	Feb 2020	Feb. 2018	Feb 2017	Feb. 2014	Jan. 2013	Jan. 2012	Dec. 2011	Feb. 2010	Sept. 2009
<b>NO Hires</b>	<b>5%</b>	17%	1%	1%	5%	4%	4%	6%	5%	15.3%
<b>1-50 Hires</b>	<b>43%</b>	37%	21%	26%	33%	36%	39%	30%	32%	31.5%
<b>51-100 Hires</b>	<b>17%</b>	18%	21%	21%	13%	12%	7.5%	12%	8%	6.3%
<b>101-200 Hires</b>	<b>17%</b>	14%	21%	16%	5.5%	6%	5%	8%	7%	2.7%
<b>201 or More Hires</b>	<b>18%</b>	14%	14%	16%	13%	9.3%	8%	11%	15%	12.6%

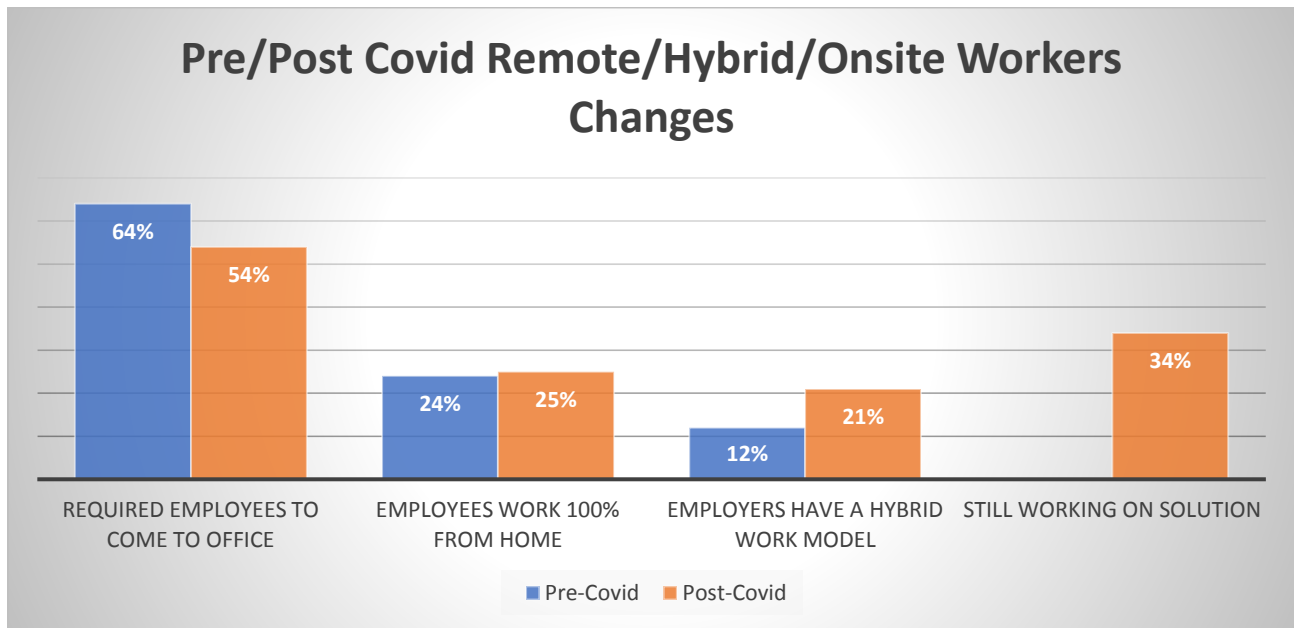
QUESTION: If you are hiring in the 2nd, 3rd and 4th quarters of 2022, what positions will be open at your company?

Surveyed insurance employers are predicting hiring over 18,000 more employees in the rest of 2022. This is significant because our sample size represents only 11% of the industry. We asked employers to break down what types of workers they are hiring. The top ten jobs that this survey forecasts to be in heavy demand for 2022:

- 1. Customer Service/Administration Professionals**
- 2. Insurance Sales Professionals**
- 3. Technology Workers**

- 4. Claims Adjusters
- 5. Actuaries
- 6. Account Managers
- 7. Accounting/Finance
- 8. Executive/Management
- 9. Underwriters
- 10. Operations

**QUESTION:** Before and after Covid, what percentage of your employees are remote, hybrid or onsite workers?



The pandemic impact (flatten the curve) sent over 80% of the workers to their homes. For many insurance companies, the effect of sending workers home was not as challenging as in other industries since many people have been working at home for years. Employers noted that the tools, remote work policies, Zoom, Microsoft Meetings, secure cloud data access, and established CRM and management systems helped them get through this unprecedented time. While surveyed employers are not keeping people at home, they have launched some hybrid options (12% to 21%). Employers shared that job seekers are not only looking for great jobs but also know their work-life balance position is a robust recruiting tool. 34% of companies are still in the process of figuring this out.

**QUESTION:** What Online Recruiting Resources are you currently using?



Job boards are still a viable resource for insurance employers. LinkedIn, Indeed, and GreatInsuranceJobs.com are the top three job board sources for surveyed companies. Most insurance companies use multiple resources at one time and point all job seekers to their applicant tracking system (ATS).

**QUESTION:** Do you have a formal social media recruiting strategy in place?





The digital recruiting marketplace for insurance companies is still trying to find some footing. Only 34% of insurance employers have a committed digital strategy to find great talent. 32% of employers with a formal strategy indicated they have been able to increase applications using Instagram, Facebook, and LinkedIn. A few employers mentioned that they started researching a digital strategy, but the pandemic put those plans on hold.

**QUESTION:** How is the Great Resignation affected your company?



Surprisingly, the insurance industry isn't being affected by resignations as much as other industries. Surveyed insurance employers think many workers feel they have great, stable jobs. Also, the BLS is reporting that higher-level, college educated jobs in established sectors are seeing a more negligible impact from the influx of resignations.

*“Unless a collaborative marketing effort is created from a unified insurance industry that promotes itself as a great place for careers and financial stability, there is a chance thousands of jobs may go unfilled in the future.” Roger Lear*

**QUESTION:** What is one change your recruiting department made during COVID that will continue for years to come?

Did anything good come out of the pandemic when it comes to insurance employment? We asked insurance employers, and these are some of the strategies and tactics they used in Covid and are implementing for the future.

1. **Virtual Interviews.** Video interviewing started over twenty-five years ago, but it took a pandemic to get Zoom and Microsoft Meetings to become a standard, everyday recruiting tool. 60% of surveyed companies mentioned video interviews are here to stay. Insurance employers are using them, particularly for first interviews. The most significant benefit is they are shortening the hiring process.
2. **Cleaner Work Environments.** Employers understand that employees expect a clean workplace. In a post- Covid workplace, this is as important to highlight to job seekers as the position requirements.
3. **Digital Job Marketing.** The insurance employers using a digital recruiting strategy were excited to share their increase in quality applications. The ability to target candidates via jobs and location and the opportunity to brand their employment consistently is working well.
4. **Stay/Retention Bonuses.** 14% of companies instituted a retention bonus for employees who commit to stay and work.
5. **Remote/Hybrid Workers.** The pandemic allowed employers to “test” jobs that were not remote or hybrid pre-Covid and permanently changed if it made sense. Many companies are still working this out, but the pandemic forced employers to consider if these strategies would work, especially now that many job seekers are seeking this in their next job.
6. **More attractive Employee Referral Program.** No doubt that internal employee referral programs can yield great hires. Insurance employers spend money on ERP apps that allow their current workforce to easily share jobs on their social media and get credit for anyone hired because of their efforts. Some companies are gamifying the referral process to tap into the younger talent pool.
7. **Starting/Signing Bonus.** 33% of companies are adding a significant signing bonus for new employees.
8. **Higher Wages.** Many companies used Covid to update their compensation plans. Companies are also using this wage increase as a recruiting tool as a highlight of a job marketing campaign. It works well in the hourly wage market.
9. **Training Internal Recruiters.** With so much talent acquisition technology available, many companies ensure that their internal recruiting teams become experts in digital marketing, online databases (not job boards), text recruiting systems, email campaigns, etc.
10. **Rewrite Job Titles and Job Descriptions** Insurance job descriptions need help, according to our surveyed employers. Many of the job descriptions were written before Facebook came online. Employers note that job descriptions are tricky today since they have to be written in a nondiscriminatory way and still have some “click power” to get Jobseekers to apply. Companies shared that they are doing several things to help the post-Covid job description. First, employers are adding a “competitive advantage” in the job title for the scrollers. For example, “Property Complex

Claims Adjuster – 5K Signing Bonus”. Secondly, the first paragraph of the job description has the top four job qualifications needed to perform 80% of the job. Finally, they re-evaluate education, certifications, and years’ experience requirements. They are putting those keywords in the job titles for entry-level and remote positions.

11. **Shortened Application/Mobile Friendly.** Applicant tracking systems at most insurance companies require job seekers to set up accounts, fill out lengthy applications and upload documents. Insurance employers who increase application counts do it by shortening their online application process. They created a mobile-friendly application that made applying via a cell phone easy. Job seekers filled out a quick form that would create an application link they could finish at another time. The big win for the recruiting departments is the short link provided a “lead” with contact information instead of losing potential candidates who don’t have time to fill out the application.

## **QUESTION:** What do you see as your biggest recruiting challenge for 2022 in the Insurance Industry?

Pre-Covid, the insurance industry was growing, and employers were having difficulty attracting, hiring, and retaining talent! The pandemic added brand new obstacles to finding outstanding talent in an already tight labor market. Once hiring freezes subsided, the industry started adding jobs, and talent acquisition teams had to go into full recruiting mode. Here are some of the challenges employers contributed to this survey.

1. **Finding Great Talent.** 75% of the insurance employers surveyed made this their number one recruiting challenge. This is also nothing new. Insurance employers know they have to recruit in three different buckets, all simultaneously. They are recruiting talent from their competitors, college and technology companies.
2. **Wages.** 61% of surveyed insurance employers noted the escalation in salaries for all levels of jobs. To be competitive when recruiting, many of these companies are losing the candidate because they get a stronger offer someplace else. Companies that used the pandemic to redo compensation plans (and work-life balance) are seeing job requisitions being closed in a couple of weeks, not months. Many employers listed their salary bands they must use for each job have not been updated since the start of Covid and is definitely a major setback losing a hire for a few thousand dollars.
3. **Location Issues.** Many companies with offices find it hard post-Covid to find qualified local candidates. While insurance companies are examining their hybrid and work-from-home policies, most surveyed employers still require employees to be at the office.
4. **Retention.** 37% of employers stated that they are re-recruiting their current employees. While the "great resignation" doesn't seem to be having a significant impact in the insurance industry, employers are offering their existing workforces’ things like stay bonuses, more PTO, more flexibility, and additional benefits.
5. **Can't find technology talent.** Insurance companies are catching up fast with the rest of the world regarding world-class technology. With over 3,000 insurtech's being funded in 2022 to shake up the industry, insurance employers are building their own innovation teams to develop their products and partner with startups. This means hiring technology talent, and as many employers shared, this is a significant challenge. Insurtechs, in some cases, are paying technology talent like the head of platform, product managers, and business development professionals double the salary insurance employers are offering. While many of these jobs are not stable, insurance talent finds out very quickly that they have a ton of jobs waiting if their insurtech company fails.
6. **Recruiting Budgets are Slim.** With 1.7% unemployment in the insurance industry, employers understand they need more budget to spend on job boards, digital, social, podcasts, blogs, and

other media. The challenge is this costs money, especially to create digital recruiting assets and having internal/external talent to target those recruiting campaigns. The job requisition counts at

the surveyed companies have been escalating since July 2020, but the recruiting budgets are not keeping pace.

7. **Finding Diversified Candidates.** Diversity and inclusion are certainly top of mind in any insurance company's master recruiting plan. With applications from job marketing down over 40%, this is also hurting the number diversity candidates. Employers recognize the need to increase their post-Covid diversity recruiting budgets.
8. **Slow Hiring Process.** 43% of companies are losing candidates to slow, internal recruiting processes. The big challenge is with so many open jobs and a whole new slew of new "remote" jobs, qualified job seekers are receiving multiple job offers. A few employers added that even when they give competitive offers, job seekers wait to make a final decision while waiting on all offers.
9. **Returning Workers to the Office.** If the pandemic did one thing to employment, it proved many jobs can be worked from home. As this survey found out, over 30% of the surveyed companies had hybrid or work-from-home policies in place pre-Covid. However, workers are finding other jobs instead of returning to an office. A great example of this challenge is many workers from the Northeast moved to Florida and were able to work remotely. Now that they are being asked back to the office, they quit knowing they can find other remote jobs. This is a huge challenge for employers.
10. **Sales, Account Managers, Accounting, and Actuaries are hard to find.** Experienced talent in these job titles was noted as the hardest to find.

## ANALYSIS

The 2022 edition of the Insurance Industry Employment and Hiring Outlook is an "inside" look at what is going on in hiring great talent. Over the last two and a half years, the pandemic has challenged all insurance employers to rethink their internal workforce and address numerous challenges. We thank all 59 employers from all sectors who shared their challenges and successes in a very unprecedented time. The huge takeaway from this survey was how insurance employers still dealing with pre-Covid hiring issues (limited talent for multiple open jobs) were forced to add newly created pandemic hiring challenges that were never part of the recruiting strategy. These include:

- People don't want to return to the office. They want to stay remote or request a hybrid work week.
- Companies with high-paying remote jobs are recruiting insurance workers away from the industry.
- Wage escalation from their insurance competitors.
- Many open jobs are technology-based and compete against insurtechs and other "sexy" technology companies.
- Retaining current employees.
- Safety solutions (physical and mental) in the workplace are now part of the recruiting process.

On top of this, you still have the retirement issue. The bottom line is that by 2028, 50% of the insurance workforce will be retired (BLS). Talent should be flooding in for an industry with fantastic jobs, stability, and career paths. However, unless a collaborative marketing effort is created from a

unified insurance industry that promotes itself as a great place for careers and financial stability, there is a chance thousands of jobs may go unfilled in the future.

Talent acquisition in the insurance industry is evolving but has significant challenges not seen in other sectors. Having the honor of collecting employers' thoughts and trying to make sense of it for the last 15 years, it is clear that the insurance industry has one dominating core issue that drives talent acquisition departments crazy. Simply said, the insurance industry is one of the largest industries in the world (#5) that hides their fantastic career paths. Indeed, it is not intentional, but if you wanted to blame anyone, the industry over the years did such a great job at retaining employees with golden handcuffs, pensions, and thirty-year retirement plans. At the same time, technology companies were coming out of the woodwork promising "cool" jobs and aggressively recruiting the same talent insurance companies usually would attract without much competition. Insurance companies got spoiled and didn't do a great job succession planning and recruiting in the supply chain (colleges) at a much greater effort.

Insurance companies (especially traditional) are playing catchup in the talent acquisition game today. This survey clearly defines some of the frustrations recruiting departments are experiencing regarding recruiting budgets, salary bands, lack of a digital recruiting strategy, slow-moving application processes, technology issues, and so many others (see page xxx).

One thing that was very clear in the search for great hires in the insurance industry is how companies are changing their recruiting message. Companies that have committed to a digital marketing strategy report more applications and hires. Included in their digital campaigns are short videos, contests, and gamification. To get top results, companies hire recruitment marketing firms (like [Shaker](#)). To be successful in digital marketing, you not only have to have great content, but it has to be targeted, measured, and analyzed so companies can ultimately measure all facets of a campaign down to the cost of each application. In addition, content created for the digital campaign can be used in more traditional recruiting resources like job postings. Overall, companies are getting their jobs and employment brand in front of everyone in their target group, whether or not they are even looking for a job.

There is also other great efforts happening to reshape recruiting strategies. Today, colleges offering insurance and risk management degrees have tripled from just a few years ago. For college graduates of these programs, most have great jobs lined up before they even graduate. Insurance companies are putting a huge investment into college recruiting. Also, insurance companies are revisiting their job requirements, training programs, work-life balance and compensation plans to stay competitive. Organizations like the [Insurance Career Movement](#) and [Gamma Iota Sigma](#) provide ongoing support promoting this industry

The insurance industry will be hitting three million workers in a couple of years. The amount of recruiting needed to fill open job requisitions will make many talent professionals run the other way. However, with many insurance companies not using all the recruiting assets available today, most will see good results if a few changes are made. Finally, the key to any tremendous recruiting strategy is still your internal recruiters. People talking to people is still the number one way to hire great talent, not just fill seats!

Thank you to all the insurance companies who participated in this survey. We appreciate your feedback. You all have a great story to tell about how you find great talent, and we welcome the opportunity to share it with the industry.



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