



THE 2016 INSURANCE INDUSTRY EMPLOYMENT AND HIRING OUTLOOK SURVEY

GOAL OF SURVEY

The National Insurance Industry 2016 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 industry is performing in all aspects of employment. All previous surveys, as well as this one, can be downloaded at GreatInsuranceJobs.com/whitepaper.

For employers reading this report, you will find information and trends from across the nation that will help you evaluate your own recruiting practices. For job seekers with experience across the board, you will find details about the marketplace that will help you capitalize on your strengths.

The insurance industry's total employment is at an all-time high, and the forecast is for another busy hiring year.

This survey endeavors to understand the state of the employment market in the insurance industry for 2016, by asking employers the following questions:

1. **How will your company's hiring be in 2016 as compared to 2015: 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 2nd, 3rd and 4th quarters of 2016?**
5. **If you are hiring in the 2nd, 3rd and 4th quarters of 2016, 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 of insurance industry experts spoke via telephone with 73 insurance companies consisting of property and casualty companies, life and health, agents and brokers, third party administrators and managing general agents. The answers to all these questions are contained within this white paper, and our

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experts synthesized the survey data with the trends and issues facing the insurance industry across the United States.

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METHODOLOGY

GreatInsuranceJobs.com conducted phone interviews with 73 insurance companies, agents and brokers, third party administrators and managing general agents between February 8th and March 4th of 2016. Our industry experts spoke with key insurance human resource professionals, talent acquisition leaders and business owners to ask them about their hiring outlook for the rest of 2016.

The 73 insurance entities surveyed employ a total of 358,042 employees, which represents 8% of the total number of employees in the industry. *(Complete chart of insurance entities surveyed on page 4.)*



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KEY FINDINGS

With a record number of jobs, the insurance industry seems set on repeating a huge hiring year. These key findings reflect that, but also show a series of challenges that are similar to the challenges in past years. Also repeating, skilled insurance professionals remain hard to find and difficult positions to fill.

Here are the key findings from the 2016 survey:

- Combined, this survey found 11,123 jobs currently open in the 73 surveyed companies.
- In addition to the 11,000+ jobs currently open, more than 12,000 jobs are forecasted to come open in the last three quarters of this year.
- 31% of surveyed companies indicated that hiring would be better in 2016 when compared to 2015. (24% of respondents said the same last year.)
- 98% of companies plan on hiring at least one person in 2016.
- 91% of companies *currently* have open jobs. (84% in 2015.)
- 35.5% of companies are planning on hiring 51 or more employees in 2016. (31.5% in 2015.)
- The top six insurance recruiting positions are for sales, 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. This tracks with a trend across other industry sectors.
- The recession is over but recruiting departments have not increased in size or budgets, the results of which mean those companies experience a disadvantage in the hiring of top talent.
- Social media recruiting in the insurance industry is not a major source of hire.



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BREAKDOWN OF SURVEYED INSURANCE COMPANIES

Insurance Entity	# of Companies Surveyed	Number of Total Employees	Open Jobs February 2016
Property and Casualty	35	181,344	5,432
Life and Health	6	110,756	2,293
Managed Care	3	5,432	678
Broker/Agent	12	24,443	2,432
MGA	6	321	54
Third Party Administrators	5	1,245	145
Other (Independents)	6	761	89
TOTAL:	73	324,302	11,123

INSURANCE INDUSTRY UNEMPLOYMENT RATE (BLS)

The unemployment rate for the insurance industry is very close to pre-recession levels. It will be interesting to watch this as the total insurance industry employee count keeps increasing, even as the retirement factor increases and plays a huge factor during the next 15 years.

YEAR (Insurance)	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	2012	2011	2010	2009	2008	2007	2006
Unemployment Rate (%)	2.3	2.3	2.9	4.7	4.4	5.9	6.2	4.6	3.1	2.4	2.1



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INSURANCE INDUSTRY TOTAL EMPLOYEE COUNT (BLS)

YEAR	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	Jan. 2012	2011	2010	2009	2008	2007
Employees (thousands)	2586.2	2520.6	2384.1	2346.4	2321.6	2222.8	2224.1	2261.4	2281.3	2313.1

An *all-time record* number of employees now work in the insurance industry. The significant job gains are in the segments of agent broker, health carrier, as well as life and annuity. The property and casualty segment actually had an overall net loss of jobs in 2015, falling by 600 jobs.

Insurance Employment (Insurance Carriers and Related Activities)		
<u>Insurance Jobs Classification</u>	<u># Employed Nationally</u>	<u>Median Salary</u>
Actuaries	21,490	\$106,680
Claims Adjusters, Appraisers, Examiners and Investigators	266,280	\$63,500
Customer Service Representatives	262,030	\$36,140
Human Resource Managers	2,210	\$128,350
Human Resource Specialists	6,390	\$69,190
Insurance Sales Agents	374,700	\$63,730
Insurance Underwriters	91,720	\$70,570
Office and Administration	417,010	\$40,930
<p>Source: bls.gov NAICS 524000 (May 2014)</p> <p><i>Note: The BLS did not update total number employed and salary in 2015.</i></p>		



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SURVEY BREAKDOWN

QUESTION 1: COMPARED TO 2015, WILL YOUR OVERALL INSURANCE INDUSTRY HIRING FORECAST BE BETTER, THE SAME OR WORSE IN 2016?

	February 2016	February 2015	February 2014	January 2013	January 2012	December 2010	February 2010	November 2009
WORSE	11%	11%	5%	5%	8%	3%	8%	18%
SAME	58%	65%	53%	54%	61%	70%	56.3%	72%
BETTER	31%	24%	42%	41%	31%	25%	35.7%	7%

Hiring is taking place in the insurance industry. As a matter of fact, the insurance industry total employment is at an all-time high. Employers are expecting a very busy hiring year once again.

QUESTION 2: DO YOU HAVE ANY CURRENT INSURANCE JOB OPENINGS?

	February 2016	February 2015	February 2014	January 2013	January 2012	December 2010	February 2010	September 2009
YES	91%	84%	84%	84%	82%	84%	74%	83%
NO	9%	16%	16%	16%	18%	16%	26%	17%

A full 91% of all surveyed companies have current insurance job openings. For employers reading this report, you told us how busy you are trying to recruit skilled insurance talent, and you'll find your counterparts across the nation are in the same boat. For job seekers with experience across the board, you will remain in high demand.

QUESTION 3: IF YOUR COMPANY HAS CURRENT (FEBRUARY 2016) JOB OPENINGS, WHAT TYPES OF JOBS ARE AVAILABLE?

This survey found 11,123 insurance jobs open in February of 2016. As you will read later in this report, the jobs are everywhere. Claims, underwriters, sales, customer service, actuaries, account managers, and nurse case managers are just a few of the positions in need of great talent in the insurance industry today. (Partial list of current and projected job openings on pages 14-15.)



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QUESTION 4: WHAT IS YOUR INSURANCE INDUSTRY HIRING OUTLOOK FOR THE 2ND, 3RD AND 4TH QUARTERS OF 2016, BY NUMBER OF FUTURE HIRES?

Forecasted Hires in Q2, Q3 & Q4 of 2016	Feb.* 2016	Feb.* 2015	Feb.* 2014	Jan.* 2013	Jan.* 2012	Dec. 2011	Feb. 2010	Sept. 2009
NO Hires	1%	2%	5%	4%	4%	6%	5%	15.3%
1-5 Hires	28%	31%	33%	36%	39%	30%	32%	31.5%
6-10 Hires	8%	15%	9%	11.9%	11%	13%	11%	13.5%
11-20 Hires	6%	5.5%	9%	7.6%	17%	9%	11%	5.4%
21-50 Hires	11%	10.5%	12%	13.5%	8.5%	11%	11%	12.6%
51-100 Hires	19%	5.5%	13%	12%	7.5%	12%	8%	6.3%
101-200 Hires	17%	13%	5.5%	6%	5%	8%	7%	2.7%
201 or More Hires	10%	17%	13%	9.3%	8%	11%	15%	12.6%
12,880 Total of Projected Insurance Industry Hires in 2016**								

* Month and Year when survey was taken and asking for 2nd, 3rd and 4th quarter hiring forecast.

**Total projected from 73 insurance companies surveyed.

QUESTION 5: IF YOU ARE HIRING IN THE 2ND, 3RD AND 4TH QUARTERS OF 2016, WHAT POSITIONS WILL BE OPEN AT YOUR COMPANY?

With 12,880 job projected from the 73 surveyed insurance companies, hiring will be at a premium the rest of 2016. Most of the projected jobs are a continuation of the jobs currently open at these companies. Insurance companies are looking for all types of talent. (See partial list of companies, current and projected openings on pages 14-15.)

The top five jobs that this survey forecasts to be in heavy demand for the rest of 2016 are:

1. Insurance Sales Professionals
2. Customer Service Representatives (including administration)
3. Claims Adjusters (company and independent)
4. IT and Technology (data analysts)
5. Underwriters



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QUESTION 6: AS AN INSURANCE EMPLOYER, WHAT ARE YOUR GREATEST HIRING CHALLENGES?

In asking this question every year, our goal is to give insurance employers a very concise list of challenges that face the marketplace, so as to inform competitive practices. Many of the challenges stated during this year's survey are similar to those from past years, putting a fine line on the tightness of this industry. A smart employer will take this intel and form new recruiting and retention strategies.

Job seekers can and should be empowered by this information, but also should find lessons within. If a job seeker is applying to many jobs and not getting responses, the answer why is likely found in this feedback.

Here are the **top ten responses** from insurance employers about their greatest hiring challenges:

- 1. Too many unqualified resumes.** For the last eight years, this has consistently been the number one answer. The process of screening resumes is extremely time consuming and requires a lot of manpower.
- 2. Hiring skilled talent.** It's always been hard to find skilled employees, but some surveyed employers added that they feel even when they find a match, they are not able to "close the deal." The main reasons employers miss out on key candidates are not enough money in offers, benefits packages that cost the employee too much (erasing any salary increase) and losing out to competition because the hiring process is too long.
- 3. Technology talent needs are at all-time high.** Web developers, data analytics, IT, coders, graphic designers, database administrators and many more tech jobs are all in high demand. Some employers responded that their company has to do a better job of marketing these jobs. They feel that skilled technology talent may not know the insurance industry is a great place to work with very appealing jobs and work areas.
- 4. Finding sales professionals.** Across all insurance sectors, sales people are needed and are hard to find. Many companies reported hiring raw talent and training to fill their open positions. However, most companies surveyed are looking for experienced sales people who have track records in their discipline.
- 5. Recruiting budgets too low.** Many companies surveyed felt at a disadvantage when it comes to money to find and hire great people. Some companies are under-staffed while others are challenged with old recruiting technology that adds unnecessary layers into the process.
- 6. Competition for insurance talent.** Since more people work in the insurance industry than ever before, insurance companies are in a true war for skilled talent. Many companies surveyed find themselves losing out on great hires to their competition, for many reasons. Employers admitted their hiring process is too long and felt they have to empower hiring managers to be more decisive when they find a good candidate.
- 7. Geographical issues.** Companies looking for talent in suburbs or less desirable geographic areas are having a very difficult time filling jobs. They are spending money on relocations and, in many cases, on salaries above the budgeted salary grade. One employer is looking for more than 40 property adjusters for South Florida and, year to date, has only been able to hire four.



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8. **Hiring bi-lingual candidates.** Just like last year, companies are seeking out bi-lingual candidates to handle customer service and account manager type jobs. Most of these jobs are in national call centers and certain regions of the country. Bi-lingual skills are in high demand in insurance.
9. **Actuaries, Risk Modelers, Nurse Case Managers and Product Managers** are still very hard to find. For anyone reading this report wondering what jobs are some of the best in the insurance industry, look no further. For the last eight years of doing this survey, these four jobs are always on the list!
10. **Attracting millennials to the insurance industry.** The insurance industry understands that they need to get younger people to consider the jobs it produces. There is a large retirement boom looming, and so finding talent that has insurance industry experience is going to get even tougher in the next 15 or so years.

QUESTION 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.

Social media recruiting really is just part of the recruiting process...or is it? Sixty-nine companies participated in this part of the survey, to share their success of social recruiting as well as their thoughts. The results are less than stellar compared to the number of jobs open in 2015. However, LinkedIn won with the most hires with 81, Facebook had 3 and Twitter had none.

Social Media	Companies Reporting	Hires via LinkedIn.com	Hires via Facebook.com	Hires via Twitter.com
YES	33	81	3	0
NO	36			

Why so low? After all, many companies are spending a tremendous amount for their recruiting dollars on things like LinkedIn recruiter and Facebook recruiting applications. This survey found:

- Many employers indicated social media hiring is too hard to measure and that don't have systems in place to solve this issue.
- Many surveyed employers have application tracking systems and the "source of hire" the job seeker is selecting is very rarely a social site.
- Many of the hires attributed to LinkedIn come directly from in-house company recruiters who are directly approaching potential candidates and recruiting them.
- 14 employers reported thinking social media recruiting is a waste of time.
- Many insurance companies don't consider LinkedIn a social network but more of an open resume database.
- Some companies stated their understanding that social media is more for their companies brand then employment brand.
- Some employers can't commit the resources to keep their social media campaigns relevant. Many have tried but since they didn't see the success of hires, so refocused efforts elsewhere.



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ANALYSIS

CURRENTLY 11,123 INSURANCE JOBS OPEN AND 12,880 FORECASTED

Talking directly with the country's best insurance companies, brokers, agents, MGA's, TPA's and independents each year gives GreatInsuranceJobs.com an opportunity to take a pulse of hiring in this great industry by asking employers some very direct questions. The experts at GreatInsuranceJobs.com feel very privileged and honored to elicit this insightful feedback from employers. The BLS numbers cannot tell the entire story of an industry, and so answers from this report offers real insight into those numbers. It also gives employers a look at the strengths and struggles of their competition, as well as offering to job seekers some inside information to help them understand how to get hired.

The bottom line for the insurance industry in 2016 is a significant talent shortage for certain types of positions which include underwriting, actuarial, IT/Technology, nurse case managers, broker and agent account managers, product managers and sales in all sectors. There is also a huge need for customer service professionals to work throughout every sector of insurance.

According the BLS, health carriers (+25,000), agents & brokers (+26,000) and life insurance companies (+9,500) experienced huge job gains in 2015 while the property and casualty sector actually saw a decrease. In talking with surveyed companies, they *all* feel the pressure of hiring talent. "We just don't have jobs open, many of the jobs require at least five years' experience and we are limited to not only the number of candidates available but the salary levels some require," mentioned one human resources professional with a health carrier out of Chicago.

The challenges for recruiting top talent in the insurance industry just doesn't start with finding qualified candidates. Many companies stated they just don't have, or don't invest in, in the resources needed to hire and recruit. This includes recruiting resources like GreatInsuranceJobs.com, LinkedIn, career fairs, and/or college recruiting. Also mentioned by a few companies is salary grade restrictions that prevent them from making offers that are competitive. Employers with a large number of current and future hiring needs know that their companies have to make changes in these areas if they are going to reach hiring goals.

For an industry that has a very low unemployment rate (2.3%) and record employment (over 2.5 million workers), human resource professionals know that this combination is a huge reason their jobs are just going to get harder.

The challenges are real. Many companies mentioned it is taking 60 to 90 days longer to hire skilled talent. Talent acquisition departments are having a hard time hiring such skilled talent in rural areas in particular. Many companies are losing current talent to their competitors who are able to offer more money and better benefits.



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Add to this mix of issues and challenges, the “elephant in the room” in the form of the aging insurance worker. McKinsey & Company predicts that the insurance industry will lose 25% of its workers through retirement by 2018. They also pegged the average age of the insurance worker at 59 years old.

What does that mean to anyone who hires insurance professionals? How does the industry replace not only employees but experience? Many companies volunteered some very straight forward insight on this issue. Our surveyed companies seem to think it will come down to better succession planning, a drastic increase in recruiting budgets, internal technology upgrades and increased salary grades. Also, mentioned by more than ten companies is the need to shorten the recruiting process from first interview to offer. Many potential great hires aren’t waiting around long enough to be hired.

Finally, with the challenges of a looming retirement boom and finding skilled people for roles that have been around for over one hundred years, a new breed of insurance professional is coming online and they are very hard to find and hire. Data scientists are in high demand. They are not only the risk modelers and the actuaries, but data scientists work with all departments to analyze the mountains of data collected from anyone who buys insurance and tries to make sense of it.

Employers surveyed also made it clear that hiring IT talent, database administrators, website developers, coders, help desk and project managers is a never ending stream of jobs openings. For job seekers in college reading this report and who may not have decided on a major, big data analytics can be an awesome career. (Not to mention it’s recession proof, but the insurance industry seems to always have that going for them!)



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CONCLUSION

RECORD NUMBER OF EMPLOYEES BUT BIG CHALLENGES TO STAY COMPETITIVE

The insurance industry has great jobs, and a record number of them right now. GreatInsuranceJobs.com always appreciates the opportunity to talk directly with insurance employers about their employment outlook, challenges and trends. This year, it is very clear that people who hire in the insurance industry have a good understanding of all the challenges, but are unclear in many situations whether and if they will find enough qualified candidates.

Every company surveyed has their own unique take on insurance industry hiring. However, for insurance companies reading this report and wondering what is really working to find the best and the brightest, the answer is not an easy one but this survey generated some collective solutions.

As our GreatInsuranceJobs.com experts read through all of collected data, three top things insurance employers can do to hire qualified insurance talent are:

1. **Shorten the recruiting process.** Some surveyed companies have to set three to five interviews to hire an underwriter or claim specialist. The process can take four weeks followed by background checks, two week notices and finally a start date. To use a fishing analogy: if you get a keeper fish on the first cast, get it onto the boat immediately.
2. **Increase recruiting budget.** Give the HR department the tools it needs to attract great candidates and fill open jobs with the best quality candidates from such a tight employment market. Invest in smart resources and technology to stand out from the crowd, which will not only help your hiring managers reach their goals, updated tech will serve as a perk to a candidate who may be on the fence.
3. **Re-evaluate compensation and benefits** to make sure they are in line with your competitors. One employer told us that they have outstanding salaries but end up taking out more than \$10,000 to pay for family insurance since they only give the benefit to the employee. When a company wants – and needs – to recruit younger generations to the industry, family insurance should be taken into consideration.

There is no doubt that 2016 will be a huge hiring year for the insurance industry. We hope this report will help employers, insurance job seekers and those considering employment in this industry in getting inside peek into the state of the marketplace.



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Company	Jobs Currently Open and Forecasted 2016
MetLife	Sales, Underwriting, Claim, Actuarial, Finance, Accounting
Risk Strategies Company	Sales, Support, Claims, Benefits, Administrative
Grange Insurance	Claims, Underwriting, SIU, Sales. Loss Control
TW Group	Insurance Sales
Hays Companies	sales, benefit analyst, benefit consultants, account managers, csr, client administrator
York	Premium Audit, Loss Control, Examiners, Adjusters
Farm Bureau Financial Services	Sales, Claims, Underwriting, Operations, Actuaries, Auditors, IT
Lovitt & Touche	account management, sales
Florida Peninsula Insurance	underwriting, claims, admin
Pekin Insurance	Adjusters, Underwriters, Claims Reps, Raters, Sales, SIU
All Star Underwriting	Underwriting Assistant
Aspen Company	Independent Adjusters
AS&G Claims Administration, Inc.	Adjusters - Multi Line
Automobile Club of Southern California	Sales, CSR, IT. Agents, Underwriters, Claims, Various roles
Texas Mutual	claims adjusters, I.T. roles, CSR
ProStar Adjusting	Daily Adjusters – Property (Residential and Commercial)
Amica	Claims, CSR, I.T. Jobs, Marketing
1st Source	Commercial Producer - Outside Sales
Capstone ISG	Independent Contractor, Field Adjusters, Supervisor Trainee, Claims Examiner, Sales
Tower Hill Insurance	claims, underwriting, CSR, IT
Schmon	sales
Travelers	Actuarial & Analytics, Claim, Customer Service, Legal, Underwriting, Marketing, Operations, Risk Control, Sales
Stirling Benefits, Inc.	Client Services Manager, Consumer Driven Products
Vecenergy	Loss Control
The IMT Group	Underwriting, Claims, Programming (IT)
The Daniel & Henry Co.	Group Insurance Specialist & Commercial Lines CSR
Coverys	Administrative Assistant, Paralegal, Data Warehouse Developer, Executive Assistant



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TTA Appraisal	Subcontractor Appraisal positions, will be adding at least a Property Manager and at least 1 Sales Rep along with some internal positions based on growth
United Health Group	huge variety - ck out our website
NORCAL Mutual Insurance Company	Underwriting, Product Development, Payroll/HR, Customer Service, Facilities
Esser Hayes Insurance Group	Certificate of Insurance Team Member
MiniCo Insurance Agency LLC	Underwriters, Claims Adjusters
American Farmers & Ranchers MIC	CEO, claims adjusters, property processors
Bill Markve Associates	P&C Agent P&C Customer Service/Licensed Agent Administrative Assistant/L&H Dept Life Agent Health Agent Executive Assistant/Support Life Dept
Morris & Garritano	Account Managers (CL) and Employee Advocates (EB)
Insgroup, Inc.	Account Manager, Risk Management Manager, Administrative Claims Assistant
United Insurance Group	New positions resulting from projected growth-front line casualty positions.
Lykes Insurance, Inc.	Producer Account Manager
FL. Farm Bureau	Insurance Agent
Admiral Insurance	Underwriting Assistant, Underwriter
Delta Dental of Colorado	FPA Analyst, IT Intern, Temporary Claims Processors, Group Administration Support Temporary, EDI, clinical operations management.
Leading Insurance Services, Inc.	Underwriter Marketing Representative Sr Compliance Officer Internal Auditor
NARS	Claims Adjuster and Unit Manager
Berkley North Pacific	Risk Management Consultant Receptionist Product Development Specialist
Professional Benefit Administrators	Claims Analyst, Claims Administrator, Customer Service, Marketing
Allstate	all major positions
Combined Worksite Solutions	Insurance Sales
Auto-Owners Insurance	Claims, underwriting, IT, actuarial
Member Insurance Agency	Sales
Centauri Specialty Insurance	Director of Risk Management
Cameron Insurance Companies	adjusters, IT
* Partial List of Surveyed Companies Current and Projected Jobs	



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