



THE 2018 INSURANCE INDUSTRY EMPLOYMENT AND HIRING OUTLOOK SURVEY

GOAL OF SURVEY

The 2018 National Insurance Industry Employment Outlook is an annual survey of insurance companies across the United States. For job seekers and employers, this report gives employers and job seekers valuable information on the state of hiring nationally in the insurance industry. All previous surveys, as well as this one, can be downloaded at GreatInsuranceJobs.com/jobreport.

The way the insurance industry is recruiting talented underwriters, claims adjusters, actuaries, account managers and others is changing; or at least you would think it should. This year's survey finds numerous challenges all stemming from companies recruiting strategies, adopted years ago, not working very well in a marketplace that has low unemployment, a retirement issue and many outstanding open jobs that outside of insurance industry, many don't even consider as a career choice. One thing for sure; everyone is looking for talent in 2018. The goal of this survey is to give some great insight into what is really going on with talent equation in the insurance industry as told to us directly by insurance employers.

Unlike most surveys, we call industry leaders on the phone and ask them these questions:

1. **How will your company's hiring be in 2018 as compared to 2017: 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 2018?**
5. **If you are hiring in the 2nd, 3rd and 4th quarters of 2018, what positions will be open at your company?**

In addition, we like to find out some behind the scenes information so we can share it with the insurance industry. This year we asked:

1. **What are your company's biggest hiring challenges?**
2. **Is your company using artificial intelligence (AI) to find and hire employees?**
3. **With the average age in the insurance industry at 59 years, what would you do to recruit more people to the insurance field?**

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METHODOLOGY

GreatInsuranceJobs.com conducted phone interviews with 64 insurance companies, agents and brokers, third party administrators and managing general agents between February 12th and March 16th of 2018. 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 2018.

The 64 insurance companies surveyed employ a total of 323,377 employees, which represents 12.4% of the total insurance industry workforce. (*Complete chart of insurance entities surveyed on page 4.*)

KEY FINDINGS

Record insurance industry employment combined with an unemployment rate under two percent makes finding great talent difficult for employers. Insurance companies are hiring!

Here are the key findings from the 2018 survey:

- Combined, this survey found 8,454 jobs currently open in the 64 surveyed companies.
- More than 13,300 additional jobs are forecasted to come open in the last three quarters of this year.
- 36% of surveyed companies are forecasting better hiring in 2018 than what they actually did in 2017.
- 95% of companies *currently* have open jobs. Everyone is hiring.
- 56% of companies are planning on hiring 51 or more employees in 2018.(35.5% in 2017.)
- The top five positions insurance companies are looking to fill are customer service/administration, sales, claims, technology (all) and underwriting.
- The top hiring challenges include the usual lack of qualified job seekers, non-competitive compensation and benefits packages, lack of training programs and not enough recruiting resources.
- New technologies like artificial intelligence, chat bots and programmatic ad buying are still not being utilized by our surveyed employers.
- Yes, the retiring insurance population is an issue again and will be for years!
- Robots have not replaced too many insurance professionals yet. The industry has record employment.

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BREAKDOWN OF SURVEYED INSURANCE COMPANIES

<i>Insurance Entity</i>	# of Companies Surveyed	Number of Total Employees	Open Jobs February 2017
<i>Property and Casualty</i>	25	201,450	4,869
<i>Life and Health</i>	8	65,321	823
<i>Managed Care</i>	2	4,900	298
<i>Broker/Agent</i>	19	29,871	2,411
<i>MGA</i>	3	342	34
<i>Third Party Administrators</i>	5	18,822	944
<i>Other (Independents)</i>	2	2,671	443
TOTAL:	64	323,377	9,822

YEAR (Insurance)	Feb. 2018	Feb. 2017	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	Feb. 2012	Feb. 2011	Feb. 2010	Feb. 2009	Feb. 2008	Feb. 2007	Feb. 2006
Unemployment Rate (%)	2.2	2.8	2.3	2.3	2.9	4.7	4.4	5.9	6.2	4.6	3.1	2.4	2.1

INSURANCE INDUSTRY UNEMPLOYMENT RATE (BLS)

The insurance industry 2.2% unemployment rate is the lowest since 2006. For employers looking for skilled talent, the challenge is figuring out where to find skilled workers. On page 9, employers share what they are doing to find great people in extremely low unemployment.

INSURANCE INDUSTRY TOTAL EMPLOYEE COUNT (BLS)

YEAR	Feb 2018	Feb 2017	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	Jan. 2012	Jan. 2011	Jan. 2010	Jan. 2009	Jan. 2008	Jan. 2007
Employees (thousands)	2670.6	2617.9	2586.2	2520.6	2384.1	2346.4	2321.6	2222.8	2224.1	2261.4	2281.3	2313.1

All-time record employment in the insurance industry. We asked employers on page 9 if robots and artificial intelligence will start replacing employees (or themselves) anytime soon.



INSURANCE INDUSTRY JOBS AND AVERAGE SALARIES

Insurance Industry Employment & Jobs			
(Insurance Carriers and Related Activities)			
<i>Insurance Jobs Classification</i>	<i># Employed Nationally 2017</i>	<i>2017 Average Salary</i>	<i>2015 Average Salary</i>
Actuaries	19,210	\$115,510 ↑	\$97,070
Claims Adjusters, Appraisers, Examiners and Investigators	328,700	\$64,690	\$63,060
Customer Service Representatives	300,430	\$38,870 ↑	\$36,140
Human Resource Managers	38,850	\$139,100 ↑	\$128,350
Human Resource Specialists	12,650	\$71,490	\$69,190
Insurance Sales Agents	386,320	\$66,990 ↑	\$48,200
Insurance Underwriters	79,400	\$77,970 ↑	\$65,040
Office and Administration	879,460	\$41,500	\$40,930
Source: bls.gov NAICS 524000 (May 2017)			

"Compensation and benefits are at the top of our list on what we have to work on to make sure we are competitive. We lost too many candidates to our competitors because we just don't have the complete package." *Surveyed Employer*

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SURVEY BREAKDOWN

QUESTION 1: COMPARED TO 2017, WILL YOUR OVERALL INSURANCE INDUSTRY HIRING FORECAST BE BETTER, THE SAME OR WORSE IN 2018?

	February 2018	February 2017	February 2016	January 2013	January 2012	December 2010	February 2010	November 2009
WORSE	10%	13%	11%	5%	8%	3%	8%	18%
SAME	54%	50%	58%	54%	61%	70%	56.3%	72%
BETTER	36%	37%	31%	41%	31%	25%	35.7%	7%

Hiring in 2018 is looking a lot like 2017. 36% of companies that are hiring more are looking for mainly sales, technology, CAT Claims adjusters, administration and customer service.

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

	February 2018	February 2017	February 2016	February 2015	February 2014	January 2013	January 2012	December 2010	September 2009
YES	95%	93%	91%	84%	84%	84%	82%	84%	83%
NO	5%	7%	9%	16%	16%	16%	18%	16%	17%

A few surveyed employers indicated that current employees are resigning and taking jobs at their competitors or getting out of the insurance industry altogether. With new job requisitions and loss of current candidates, the challenge to hire fast enough is frustrating talent acquisition leaders.

QUESTION 3: WHAT IS YOUR INSURANCE INDUSTRY HIRING OUTLOOK FOR THE 2ND, 3RD AND 4TH QUARTERS OF 2017, BY NUMBER OF FUTURE HIRES?

Forecasted Hires in Q2, Q3 & Q4	Feb. 2018	Feb. 2017	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	Jan. 2012	Dec. 2011	Feb. 2010	Sept. 2009
NO Hires	1%	1%	1%	2%	5%	4%	4%	6%	5%	15.3%
1-5 Hires	21%	26%	28%	31%	33%	36%	39%	30%	32%	31.5%
6-10 Hires	5%	4%	8%	15%	9%	11.9%	11%	13%	11%	13.5%
11-20 Hires	3%	4%	6%	5.5%	9%	7.6%	17%	9%	11%	5.4%
21-50 Hires	14%	12%	11%	10.5%	12%	13.5%	8.5%	11%	11%	12.6%
51-100 Hires	21%	21%	19%	5.5%	13%	12%	7.5%	12%	8%	6.3%
101-200 Hires	21%	16%	17%	13%	5.5%	6%	5%	8%	7%	2.7%
201 or More Hires	14%	16%	10%	17%	13%	9.3%	8%	11%	15%	12.6%

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QUESTION 4: IF YOU ARE HIRING IN THE 2ND, 3RD AND 4TH QUARTERS OF 2018, WHAT POSITIONS WILL BE OPEN AT YOUR COMPANY?

Companies will be hiring in 2018. We asked the surveyed companies what types of jobs are included in the 13,300 plus openings they see in the last three quarters. The breakdown of open jobs at these companies include:

Actuaries 2%, Claims 20%, Underwriting 14%, Customer Service 21%, Technology 8%, Sales 20%, Product Managers 1%, Administrative 8%, Loss Control (Risk) 1%, Accounting/Finance 2%, Other 3%.

The top five jobs that this survey forecasts to be in heavy demand for the rest of 2018 are:

1. **Customer Service/Administration Professionals**
2. **Insurance Sales Professionals**
3. **Claims Adjusters (company and independent)**
4. **Underwriting**
5. **Technology Jobs**

* **Technology jobs are climbing quick and next to actuaries and modelers, some of the hardest positions to fill in house.**

QUESTION 5: AS AN INSURANCE EMPLOYER, WHAT ARE YOUR GREATEST HIRING CHALLENGES IN 2018?

Anyone hiring for skilled positions in the insurance industry knows that it was very hard in 2017 and doesn't look much easier in 2018. We asked surveyed employers to share what they are experiencing when it comes to hiring great talent.

The top ten challenges employers are experiencing:

1. **Too many unqualified resumes.** This one never changes from the number one spot any year. Employers explained a lot of applications come in because job seekers want to work at their company and figure if they can apply to any position to get noticed for *any* job. The easier the job application, the more applications that are not matches. Other employers pointed out they have very basic job descriptions that may mislead a job seeker into thinking they are qualified. Finally, some employers who have the "Apply with LinkedIn" process makes it so easy to apply that they feel job seekers may not even be reading the job descriptions.
2. **Turnover from Millennials.** With low unemployment and the millennial perception of long term employment being 12-18 months, turnover along with new job requisitions are challenging internal recruiting departments.
3. **Retirements.** Seven companies mentioned that they had numerous retirements and will be very hard to replace many of these positions. With the average age in the insurance industry at 59, everyone already knows this is a major issue.

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4. **Hiring skilled talent.** With so many positions in the insurance industry requiring very specific skills and knowledge, finding the talent is hard enough. Surveyed employers said getting this small candidate pool to accept offers is even more challenging. It is a job seeker marketplace and great candidates are demanding salaries already out of the salary grades preset by most companies.
5. **Location.** For companies that are located in areas not rich in insurance talent, it is very hard and expensive to hire great talent without having to relocate.
6. **Sales and account managers are hard to find.** Brokers and agents can't find quality sales professionals as well as P&C and benefits account managers.
7. **Can't find technology talent.** Technology is taking over the insurance industry. Companies who are hiring internally for employees in this area are having a hard time selling the insurance industry to them as well as matching compensation to better-known companies employing the same types of talent. Many companies use sub-contractors and enterprise products to meet their needs. Companies that are building and maintaining their own systems are really struggling to stay competitive and keep internal talent. Just mentioning technology talent to the surveyed employers caused them to express their anxiety to building and retaining these teams.
8. **Finding diversified candidates.** Most of the surveyed employers expressed the need to get more diversified applications to their open positions. Many companies are spending a lot of money in this area.
9. **Recruiting in 2018 costs money.** There is not one hiring resource that will find all the talent required. Companies surveyed are using over ten resources (Like GreatInsuranceJobs.com, LinkedIn, CareerBuilder, executive search firms, internal databases) to find leads to call and recruit. A couple of companies have hired recruiting ad agencies to run specific targeted campaigns on social media and favorite websites.
10. **Recruiting a younger workforce.** Not a new theme here but making the insurance industry a great career move for college graduates is a daunting task. However, many more schools than ever now have risk and insurance programs and placement of graduates at each school is extremely high. Organizations like [Spencer](#) are doing wonderful work in this area to educate and provide scholarships to insurance and risk management professionals.

QUESTION 6: HAS YOUR COMPANY HIRED ANYONE DIRECTLY USING SOCIAL MEDIA (FACEBOOK, LINKEDIN OR TWITTER)? IF YES, PLEASE INDICATE THE SOURCE AND NUMBER OF TOTAL HIRES.

We ask this question every year and with 64 companies reporting, LinkedIn is the clear winner but Facebook is getting traction.

Social Media	Companies Reporting	Hires via LinkedIn.com	Hires via Facebook.com	Hires via Twitter.com
YES	39	77	27	0
NO	25			

Some thoughts on social media recruiting in the insurance industry by employers:

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- While LinkedIn is yielding hires, the quality of all the applications seems diminished. This may be due to the fact that anyone can apply in one click. For larger companies, each application must be considered and this is extremely time consuming.
- Employers that are having success have hired recruiting advertising agencies to create, implement and maintain a social media strategy that targets hard to fill positions. The employer gets very detailed reports on how successful the program is performing and costs of hire.
- Social media is a great way to reach younger insurance professionals. However, many companies have no idea how to do this and miss a great opportunity to market to this group.
- 14 of the companies had specific Facebook, Instagram and Twitter pages just for employment. While most employers admit they have a hard time measuring hires from these resources, they know this help brand their employment when job seekers do research on their company.
- No one surveyed is using Snap Chat in any measurable way.

QUESTION 7: HAVE YOU STARTED USING ANY OF THE NEW TECHNOLOGIES (LIKE CHAT BOTS OR ARTIFICIAL INTELLIGENCE) TO HELP YOU RECRUIT INSURANCE PROFESSIONALS?

Only one company out of 64 are using chat bots or artificial intelligence products to help find insurance candidates for open jobs. When we ask why, the number one reason is they don't know anything about this type of technology. Examples of this technology can be found [here](#) and [here](#). The one company that is using AI uses a product that attaches to their applicant tracking system (ATS). It "machine learns" all the candidates in the database and is able to find, predict and discover matches for their open jobs in a matter of seconds. The company didn't have the product long enough to report results but they are getting tremendous leads from their own candidate databases (ATS).

QUESTION 8: WITH THE AVERAGE AGE IN THE INSURANCE INDUSTRY AT 59 YEARS, WHAT WOULD YOU DO TO RECRUIT MORE PEOPLE TO THIS FANTASTIC INDUSTRY?

Predications for the retiring insurance industry are everywhere. It is not a secret anymore that the talent the industry is old and it needs to be replaced in the next few years. So, we asked surveyed companies what they are doing about to recruit great people to the insurance industry.

- Rethink traditional work environment guidelines and perception/interpretation of 'presentable' or 'professional' (body art, piercings). Insurance companies must embrace diversity. Rethink/Revamp/Reinvent compensation & benefit packages for the mindset of the next generation of leaders.
- Recruiting college campuses with a greater zeal than ever before and expand internship programs.

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- Create more work at home positions with perks and benefits for performance.
- Change job descriptions to tell a better story about the nature of our roles.
- Focus big time on our company culture and use this in our employment brand marketing.
- Create training academies that specialize in entry level skills; progressing to line of business degrees.
- Focus on stability, long-term career opportunities, advancement opportunities, excellent benefits packages and rising salaries.
- Develop more mentorship situations where young people can shadow, tour and explore the industry.
- Start talking to college students. Enlist our young insurance professionals to engage with their social networks about insurance and what they do. Change the misconception of what insurance is and how insurance professionals spend their day.
- Create a culture of positive challenge where employees are valued as individuals and can prove themselves and be recognized for their achievements. Embrace technology and find new ways to harness it.
- We have to get marketing involved internally to get the word out about our jobs and how satisfying they are long term. Posting jobs is not enough. We have to be able to tell a story (maybe visual) to attract young and others to our industry. We just don't do a great job of this.

"Rethink/Revamp/Reinvent compensation & benefit packages for the mindset of the next generation of leaders" Surveyed employer

ANALYSIS- OLD SCHOOL INSURANCE RECRUITING VS NEW TECHNOLOGIES

Everyone in the insurance industry needs talent. We have record employment (2.6 million) as well as two percent unemployment coupled with the retirement crisis (25% of the insurance industry retiring the next couple years-McKinsey) and the technology revolution. No matter who you talk to when it comes to talent acquisition, it is extremely clear the way the insurance industry must recruit talent has to change.

The most important part of this survey in our opinion is located on pages 9-10. How do you recruit fantastic people to the insurance industry in 2018? If you go through the ideas companies are suggesting, there are many great ideas. But in speaking directly with talent acquisition managers, it seems like the primary challenge is not only understanding what should be done *but* implementing a tremendous recruiting strategy.

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The underlying issue for many companies is figuring out what they should be doing to find, recruit and hire brokers, account managers, risk modelers, underwriters, and technology positions. At the latest [SHRM talent acquisition](#) conference, numerous new “recruiting” software companies showcased products that all promise to solve your recruiting needs. The buzz words artificial intelligence (only 1 in 64 surveyed companies acknowledged they use AI), machine learning and insure tech all sound great but in reality, very few in insurance talent acquisition are ready to experiment with these products. The reasons cited are no buy-in from the c-suite, cost, unproven technology and not even aware these products exist.

According to surveyed employers, most companies recruiting strategies are pretty much the same as they have been for the last few years. However, most realize they have to make changes to their strategies if they want to stay competitive. Implementing a new way to market to and recruit insurance professionals is a daunting task and for most of the surveyed employers, they are not even in a position to consider taking this project on at a high level.

The top three recruiting strategies to attract talent to the industry doesn't even require technology. According to surveyed companies, to attract top talent, it will need a thorough overhaul of the way things are currently done. Technology is essential but the challenge to recruit talent to the insurance industry first and foremost is the underlying worry. Once skilled talent recognizes the insurance industry has great jobs and it should be considered, how do companies connect to and hire these candidates before their competitors? These are all great questions, and employers gave us some solutions. The top three are:

1. **Compensation and Benefits-** Some companies believe salary grades are preventing them from hiring great talent. Going through the interview process only to lose the candidate at the offer stage is a lot of wasted work. What should be done to improve compensation is the bigger question. One employer in a state (California) that legally can no longer ask for salary history might be a great example of how insurance companies can begin to change the way they make offers. Right now, most companies base their offers on a 10%-15% increases from a candidate's current salary. They also base their offers on mid-points of their internal salary ranges. Both of these go out the window if they have no idea what the candidate is currently making allowing candidates a chance to really negotiate salary. An increase of over 20% may become common. For candidates, they will be judged on their skills only, not current salary level.

Benefits that employers would like to see added back into their packages are better health plans (lower deductibles, lower deductions), tuition reimbursement, training, flexible hours, remote work opportunities and performance bonuses. Many surveyed employers said it isn't all about the money, but they have to do a better job explaining their benefits and how it impacts the overall offer.

2. **Job description reconstruction**- Job postings are as relevant today as they were in 2001. However, the content of the job posting has not changed much in the insurance industry. Employers would love to change the classic job posting from a statement of qualifications to a more complete story like this is why job seekers would want to work for their company. In other words, requirements would be secondary to selling company culture, leadership, opportunity, community involvement and benefits other than salary.

3. **Social Media targeting/Employment Branding**- Insurance companies surveyed are not using social media at any high level to find great hires. LinkedIn again is the go-to social media with the most hires. Facebook is second. The challenge for most companies is the way they use each social media platform. LinkedIn for most means buying a job posting and using it as a public resume database. Most employers don't even know they can post their jobs for free on Facebook (and the ones that do are not seeing results yet).

To get the most out of any social media platform, it requires targeting and employment branding. Each platform has tools to really help with targeting. However, there is a cost, and it needs to be monitored and maintained to get the best results. Most internal recruiting agencies are not staffed to manage this; let alone create the message. The hardest part of any social media campaign for success is the employment brand message that needs to be conveyed. A kick-ass recruiting campaign usually requires companies to hire recruiting ad agencies (like [Shaker](#), [TMP](#)) who can take care of all these needs.

"Our challenge is not finding great talent through sites like LinkedIn and GreatInsuranceJobs.com, it is having the internal manpower that can connect to these top prospects and get them to make a job change."

Surveyed employer

CONCLUSION

CURRENTLY 8,454 INSURANCE JOBS OPEN AND 13,300 FORECASTED

After talking to 64 employers about their hiring forecasts and challenges in 2018, a few themes surfaced, and we are pleased to report them to you in this unique insurance industry employment report. We are not scientific in our approach. We like to think we are a fly on the wall to at each company to find out some juicy nuggets of information that in turn we can share with the industry.

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So, what are the takeaways for those responsible for hiring insurance professionals in 2018? It is no secret that there are a lot of open jobs at all levels at all companies. The main takeaway for 2018 may be the fact that the changing demographics in the age of insurance employee is changing and this group requires a much more sophisticated way to connect with them. Insurance companies surveyed are trying to figure this out, but even in 2018, nobody has a silver bullet. Why? The main reason is that most companies are recruiting the same way they did ten years ago with the same job descriptions, corporate career websites and overall message. On top of that, applicant tracking systems are designed to knock candidates out instead of recruiting them (no customer service approach).

After listening to 64 employers, the real theme was pretty clear. The companies willing to engage and change how they recruit and hire insurance professionals will be the clear winners for the best talent. What is interesting is that most companies want to make the change, they just have to jump internal hoops to make it happen. It is causing internal anxiety especially if they are in a city where their competitors have a 2018 optimized recruiting strategy.

The 2018 recruiting strategy is realizing that anyone under the age of thirty-five communicates differently. If you are looking for an E&O underwriter in Atlanta, the best plan would be to put a billboard outside the homes of all underwriters with a clear message like, "Hey John, come work for XYZ insurance company because we pay great, great benefits and 30 days of PTO". If you did this, you would get plenty of calls. However, makes no sense...or does it? With the technology available today, you can get your job posting in front of E&O underwriters where they hang out on the internet. This is not the hard part. The difficult part is really the messaging (branding) on why someone would even click on your recruiting message and apply. And, if you get them to click on your compelling job ad, will they be taken to your antiquated applicant tracking system that more time than not, causes the fish to fall off the hook. The 2018 recruiting strategy requires a real hard look at all phases of the recruiting process.

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.

"We have been very successful recruiting young insurance professionals from either college or those with a few years' experience. The problem is keeping them employed. Many are leaving us even though they are happy. They are not going to other insurance companies, they are leaving the industry. This is very scary if companies outside the industry are using us to train their next employees." *Surveyed employer*



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Roger Lear speaking at RIMS 2018 San Antonio

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To request a media kit, please contact Brad Sparrow in our Marketing Department via Bradley@GreatInsuranceJobs.com or at 800-818-4898.

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