



THE 2019 INSURANCE INDUSTRY EMPLOYMENT AND HIRING OUTLOOK SURVEY

GOAL OF SURVEY

The 2019 Insurance Industry Employment Outlook is an annual survey of insurance companies across the United States. For employers, it gives you valuable information on the state of hiring nationally in the insurance industry. We try to find out how companies are filling their talent pipelines and sharing this information with the insurance industry. For job seekers, it will further emphasize that the insurance industry has excellent careers. Employers will share some valuable information. All previous surveys, as well as this one, can be downloaded at GreatInsuranceJobs.com/jobreport.

For the past eleven years, we have been calling insurance talent acquisition leaders, human resource departments and insurance leaders and ask them these questions:

1. **How will your company's hiring be in 2019 as compared to 2018: 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 2019?**
5. **If you are hiring in the 2nd, 3rd and 4th quarters of 2019, 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?**

"It's getting tough out there. The classic insurance jobs are changing into sleek, technology-driven jobs and we are tasked with finding a new breed of an underwriter and claims professional who has to know we exist and the job is pretty cool...this is not easy". Surveyed TA Manager

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METHODOLOGY

GreatInsuranceJobs.com conducted phone interviews with 53 insurance companies, agents and brokers, third party administrators and managing general agents between February 11th and March 15th of 2019. 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 2019.

The 53 insurance companies surveyed employ a total of 285,871 employees, which represents 10.5% of the total insurance industry workforce. (Complete chart of insurance entities surveyed on page 4.)



KEY FINDINGS

The insurance industry has all-time record number of workers. 2.7 million now work in this industry, and this survey see no signs of this slowing down. With an unemployment rate at 2% in the industry and 3.9% in the USA, finding skilled talent to fill openings is challenging companies and will only get tighter in 2019.

Here are the key findings from the 2019 survey:

- Combined, this survey found 8,551 jobs currently open in the 53 surveyed companies.
- More than 7,565 additional jobs are forecasted to come open in the last three quarters of this year.
- 29% of surveyed companies are forecasting better hiring in 2019 than what they actually did in 2018. (Down from 36% last year)
- 92% of companies *currently* have open jobs. The insurance industry is looking for a lot of workers.
- 43% of companies are planning on hiring 51 or more employees in 2019.
- The top five positions insurance companies are looking to fill sales (brokers, agency, direct writer, life), claims, technology (data analytics), account managers (agency and brokers) and customer service professionals.
- Hiring challenges are numerous. Sifting through unqualified resumes, finding skilled talent and understanding talent acquisition technology is just a few of the challenges.
- Machine learning and artificial intelligence recruiting technology has been utilized by a four of our surveyed companies. (First time since we started asking question four years ago.)
- Insurance companies are focusing on solutions to replace their retiring workforce.

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BREAKDOWN OF SURVEYED INSURANCE COMPANIES

Insurance Entity	# of Companies Surveyed	Number of Total Employees	Open Jobs February 2019
Property and Casualty	23	184,333	3,788
Life and Health	3	45,811	401
Managed Care	0	0	0
Broker/Agent	18	32,875	1,820
MGA	4	554	87
Third Party Administrators	2	21,289	1,298
Other (Independents)	4	1,009	761
TOTAL:	54	285,871	8,155

INSURANCE INDUSTRY UNEMPLOYMENT RATE (BLS)

YEAR (Insurance)	Feb. 2019	Feb. 2018	Feb. 2017	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	Feb. 2012	Feb. 2011	Feb. 2010	Feb. 2009	Feb. 2008	Feb. 2007
Unemployment Rate (%)	2.5	2.8	2.8	2.3	2.3	2.9	4.7	4.4	5.9	6.2	4.6	3.1	2.4

Nothing new here. The insurance industry historically has a very low unemployment rate. Just one more reason to consider a career in this industry.

INSURANCE INDUSTRY TOTAL EMPLOYEE COUNT (BLS)

YEAR	Feb 2019	Feb 2018	Feb 2017	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	Jan. 2012	Jan. 2011	Jan. 2010	Jan. 2008	Jan. 2007
Employees (thousands)	2701.3	2670.6	2617.9	2586.2	2520.6	2384.1	2346.4	2321.6	2222.8	2224.1	2281.3	2313.1

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The insurance industry keeps growing even though it has made huge strides with technology that years ago was predicted to eliminate jobs. Jobs are being eliminated but they are being replaced by jobs technology, marketing, robotics, actuarial, telematics, and data science.

INSURANCE INDUSTRY JOBS AND AVERAGE SALARIES

Insurance Industry Employment & Jobs

(Insurance Carriers and Related Activities)

https://www.bls.gov/oes/current/naics4_524200.htm

<u>Insurance Jobs Classification</u>	# Employed Nationally 2018	2018 Average Salary	2017 Average Salary	2015 Average Salary
Actuaries	23,600	102,880	\$100,510	\$97,070
Claims Adjusters, Appraisers, Examiners and Investigators	328,700	\$65,620	\$64,690	\$63,060
Customer Service Representatives	310,321	38,910	\$38,870	\$36,140
Human Resource Managers	38,850	129,545	\$139,100	\$128,350
Insurance Sales Agents	297,310	66,490	\$66,990	\$48,200
Insurance Underwriters	81,034	76,810	\$77,970	\$65,040
Office and Administration	901,324	40,810	\$41,500	\$40,930

"Job seekers have so many choices today. Our company has redone it's entire compensation plan to make sure we are competitive not only with salary but our benefits." Surveyed Employer

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SURVEY BREAKDOWN

QUESTION 1: COMPARED TO 2018, WILL YOUR OVERALL INSURANCE INDUSTRY HIRING FORECAST BE BETTER, THE SAME OR WORSE IN 2019?

	February 2019	February 2018	February 2017	February 2016	January 2012	December 2010	February 2010	November 2009
WORSE	11%	10%	13%	11%	8%	3%	8%	18%
SAME	60%	54%	50%	58%	61%	70%	56.3%	72%
BETTER	29%	36%	37%	31%	31%	25%	35.7%	7%

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

	February 2019	February 2018	February 2017	February 2016	February 2015	January 2013	January 2012	December 2010	September 2009
YES	92%	95%	93%	91%	84%	84%	82%	84%	83%
NO	8%	5%	7%	9%	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 2019, BY NUMBER OF FUTURE HIRES?

Forecasted Hires in Q2, Q3 & Q4	Feb. 2019	Feb. 2018	Feb. 2017	Feb. 2016	Feb. 2015	Feb. 2014	Jan. 2013	Jan. 2012	Dec. 2011	Feb. 2010	Sept. 2009
NO Hires	5%	1%	1%	1%	2%	5%	4%	4%	6%	5%	15.3%
1-5 Hires	17%	21%	26%	28%	31%	33%	36%	39%	30%	32%	31.5%
6-10 Hires	15%	5%	4%	8%	15%	9%	11.9%	11%	13%	11%	13.5%
11-20 Hires	6%	3%	4%	6%	5.5%	9%	7.6%	17%	9%	11%	5.4%
21-50 Hires	15%	14%	12%	11%	10.5%	12%	13.5%	8.5%	11%	11%	12.6%
51-100 Hires	15%	21%	21%	19%	5.5%	13%	12%	7.5%	12%	8%	6.3%
101-200 Hires	16%	21%	16%	17%	13%	5.5%	6%	5%	8%	7%	2.7%
201 or More Hires	12%	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 2019, WHAT POSITIONS WILL BE OPEN AT YOUR COMPANY?

2019 will see a lot of hiring. Many jobs will be open in the last three quarters of this year. Many types of jobs will be open. 54 companies gave us a preview of the types of jobs they will be recruiting. The breakdown:

Actuaries 2%, Claims 22%, Underwriting 15%, Customer Service 15%, Technology 12%, Sales 21%, Product Managers 1%, Administrative 9%, 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 2019 are:

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

Additional jobs mentioned that are new to this survey:

1. Data Analyst
2. Social Media Director
3. Telematics Software Engineer

QUESTION 5: AS AN INSURANCE EMPLOYER, WHAT ARE YOUR GREATEST HIRING CHALLENGES IN 2019?

Our surveyed employers share their hiring challenges. This list give excellent insight into what talent acquisition departments are experiencing.

The top ten challenges employers are experiencing:

1. **Too many unqualified resumes.** If you read previous reports from the last ten years, this challenge is in every insurance company. With so many insurance jobs needing specific experience, "outsiders" from other industries who want to work at an insurance company will never get consideration. For experienced position, that leaves internal hires and recruiting skilled talent from competitors.
2. **Finding experienced people in the salary range/location of the job.** Many employers noted their company's salary grades for certain positions are not competitive and therefore not able to hire at times for key positions.
3. **Can't ask current salary in certain states.** Fourteen states have laws that [prohibit employers](#) from asking salary requirements. Employers surveyed are okay with the law however it adds some additional challenges to the hiring process. Employers are getting more turned down offers since their salary grades established for job requisition are below what candidates are currently making. Turned down offers are costing a lot of issues.

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4. **Retirements.** Yes, the average age in the insurance industry is 59 and with massive retirements happening, the need for 400,000. Even today we have over 150,000 workers over 65 and still working. Employers are challenged to find recruiting solutions, especially to help fill senior positions across the board.
5. **Locating local talent with insurance knowledge.** Where an insurance company is located is key in recruiting great talent. Surveyed companies in areas that don't have a lot of insurance companies are having challenges recruiting qualified talent. Relocation is expensive.
6. **Starting pay for insurance sales jobs.** With over 20% of insurance jobs in sales, many companies are having a hard time finding experienced sales professionals. The same goes for companies looking for entry level sales talent as well. In both cases, compensation is challenging because insurance employers are competing against all industries for very similar talent.
7. **Can't find technology talent.** Just a few years ago, the insurance industry was known as the industry behind the times when it came to technology. This is not the case anymore, and employers are challenged on understanding the jobs, where to go to find the talent and getting them on board since so many other companies outside insurance are looking for the same people. Employers made it very clear that recruiting budgets for finding and hiring technology has significantly increased.
8. **Finding diversified candidates.** Over fifteen companies mentioned finding diversity candidates is a challenge. Many are redefining their diversity recruiting programs.
9. **Recruitment budgets are low.** Employers are challenged with how they spend their minimum recruiting budget. One challenge is identifying what technology to use since so many "next great things" hit the market weekly. Secondly, they are having a hard time convincing the C suite that they need more budget to find more people. No one said they have plenty of money (or for that matter, a secret bullet to find talent).
10. **Recruiting a younger workforce including millennial and Gen Z's.** It's no secret that most college students don't know that great jobs reside in the insurance industry. For employers, connecting this group is a huge priority. The challenge is having a significant budget to recruit directly at colleges and universities as well as have the job training programs in place (that are exciting) to attract top talent.

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.

Social Media	Companies Reporting	Hires via LinkedIn.com	Hires via Facebook.com	Hires via Twitter.com
YES	33	132	16	1
NO	18			

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Insurance industry employers do use social media to recruit. However, they made the following observations:

- Most used LinkedIn's job board. They post jobs and get applications, and this is the most measurable way they use social media.
- Employers surveyed don't have a very robust, measurable social media recruiting campaign. When asked why, they indicated they don't have the resources for a formal plan.
- Other than LinkedIn, all other social media did not yield measurable results.

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

We have been asking this question for the last 4 years. While most company's talent acquisition doesn't use any of the AI products on the market, they are certainly keeping an open mind. For the first time ever, three companies indicated they were using some form of AI. Specifically, [Entelo](#) and [Pymetrics](#).

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?

It's no secret the insurance industry will be looking to fill 400,000 jobs by the year 2020. The retiring workforce is a real issue, and we ask companies each year to give us some insight on what their company is doing:

- College recruiting has become a primary tool for many employers. Most companies are choosing schools with dedicated risk management or insurance programs. Other employers are going to local colleges regardless of degrees.
- Significant employee referral programs. One employer indicated they pay \$1,500 per hired referral and another \$1,500 if the employee stays for two years. This company already knows it is losing 1/3 of its workforce in the next five years and is aggressively making their hiring needs public both internally and externally.
- Some companies are shortening their application and hiring process as well as improving onboarding protocols. One company's application process was cut down from thirty minutes to ten minutes, and they saw a 53% increase in completed applications.
- Letting potential candidates know about company culture, compensation and benefits. Spend time developing websites, social posts, and videos on what is actually like to work at their insurance company.
- Work-life balance is vital to many companies. For example, one company promoted its work from home program as a way to attract certain types of employees.

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- Succession planning for current employees to help fill senior roles. Create more robust training programs for college grads.
- For certain positions, get rid of four-year college requirement. Implement job simulation technology ([Cornerstone on Demand](#)) to test job seekers for specific roles.
- Help change the misconception of what insurance is and how an insurance career is a very cool job. Employers know they have to both spread the word that the insurance industry has higher paying, steady jobs as well as the fact that these jobs are rewarding.
- Recruitment marketing has to be improved. Some employers have hired employment branding advertising agencies to highlight the quality of their company, people and jobs.
- Partner with organizations like [Insurance Careers Month](#) who are dedicated to introducing young people to the insurance industry. One employer mentioned they work with [Gamma Iota Sigma](#). They are an amazing organization that spreads the word about insurance jobs to students and creates a talent pipeline for companies to tap into and hire.

SURVEY SUMMARY AND CONCLUSIONS

Thank you to all 54 employers who shared so much information with GreatInsuranceJobs.com for the 11th annual Insurance Industry Employment Report. This information is released nationally and gives both employers and job seekers a behind the scene tour of how companies connect, recruit and hire their next employees. For job seekers, you get to go “behind the wall” to gain information on how insurance companies look for you and why they may not find you. Hiring challenges are real, and job seekers can get more interviews if they understand why insurance employers struggle to hire talent.

Highlights and takeaways of the 2019 survey include:

1. **The insurance industry has great jobs.** The insurance industry is evolving from a long time perceived “behind the times” industry to an evolving industry adapting world-class technology to service its clients. For years the experts have been predicting that technology would start replacing humans and therefore narrowing the talent pool in the insurance industry. However, just the opposite is happening. The insurance industry today has more workers than at any time ever. Over 2.7 million people have insurance jobs today, and that continues to grow daily. What has changed is the type of available jobs. Current jobs new to the industry include advance marketing analytical specialists, data scientists, telematics engineers, marketing professionals, project engineers, databases administrators, and highly trained customer service specialists. Think about all the jobs being created in usage-based insurance, drones, telemedicine, and driverless cars not talked about in this survey.
2. **Artificial Intelligence is not disrupting the recruiting process...yet.** Over 90% of surveyed employers have no idea what AI products exist to help them recruit. However, some companies are dipping their toes in the water when it comes to AI recruiting, and we will be excited to follow their progress. Some of the top strategy’s companies using AI recruiting products include chatbots and products that automatically find potential candidates using thousands of data points. These products give insight letting you know if

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a candidate they locate is ready to change jobs, how they would perform at your company and if there is a culture fit. If that lines up, the chatbot can screen the candidate like a human ([see Mya](#)) and schedule interviews without any human interaction. Ironically, some of the challenges insurance employers are experiencing (Page 9) may be solved with AI recruiting products. For example, the number one issue is all the time employers spend going through the unqualified talent that applies to jobs. Products exist that can interview every applicant (at the same time!) and move them to a physical interview, identify other opportunities that may fit or professionally eliminate them. It frees up time that can be used to roll out the red carpet to the talent that does qualify so you can hire them.

3. **Retirement is an issue.** Read any article on this, and you will essentially find that the industry will need to fill over 400,000 positions by the year 2020. Today, over 150,000 people work in the industry that is 65 or older. On page 9, insurance employers are telling you what they are currently doing to solve this issue. Many are doing heavy college recruiting, adding more entry-level training programs and working with current employees, so they are prepared to take senior positions. However, an underlying issue that is driving current employer's crazy is the actual hiring process. Over half of the respondents lost good talent to their competitors because of a long hiring process, background check delays, low offers and enhanced benefits (tuition reimbursement being a huge one). Employers know they have to make the hiring process more effective if they are really serious about hiring the best and the brightest. Losing qualified talent to delays in today's marketplace can cost a company millions of dollars!
4. **Customer service and administration jobs are plentiful.** Over 500,000 workers in the insurance industry are customer service and administration workers. The trend to hire call centers to handle claims, small business underwriting, car insurance, help desks, and so many other "800" numbers is certainly growing. Employers mentioned that many of these positions could be trained, but each has its own recruiting requirements. For example, insurance companies selling insurance via a website needs customer service people who are detailed oriented but also have sales skills.
5. **Employment branding is a must for companies to be competitive.** Employers need as many tools as possible to "sell" potential talent on why they should work at their companies. Gen X and Millennials expect companies to paint the picture of what it is like to work at a particular company. Company culture, office space, community activities, work at home possibilities, succession planning, benefits and many more "hot points" have to be clear in your employment brand. Surveyed companies are frustrated that most of their employment branding is generic. Once the employer said, *"I looked at our own company career site on my mobile phone and was shocked I was unable to navigate it easy; let alone apply for a job. We have to solve this issue"*. Some employers are using ad agencies to bring out their employment brand in a straightforward and powerful way.
6. **Applicant tracking system is cumbersome.** 2019 will see even more ATS improvements as technology gets better. [ATS systems](#) sometime forget that the end user (qualified candidates) using a desktop computer quit the application process over 50% of the time. Mobile user quit 70% of the time. For companies who spend tons of money getting people to hit the apply button, this isn't a good thing. The cost of making a simple application is

complex. However, if companies surveyed know if they don't change this to be world class mobile and desktop friendly, they are losing candidates.

The insurance industry is changing to a conservative industry to a really cool place to work. The challenge for talent acquisition departments is to rebrand and have the technology, budgets, and internal staff to find the best and the brightest through some many different recruiting channels.

Thanks again to all our employers for sharing this valuable information and insight. Please reach out to us for any questions or requests that we can help you with at any time.

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