

# INSURANCE AGENT

**What do they do?** Sell life, property, casualty, health, automotive, or other types of insurance. May refer clients to independent brokers, work as independent broker, or be employed by an insurance company.

**People with these roles and responsibilities are also called:**

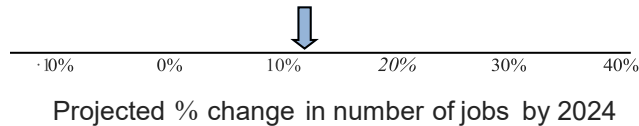
Insurance Agent, Agent, Sales Agent, Insurance Broker, Account Executive, Producer, Sales Representative, Insurance Sales Agent, Account Manager, Underwriting Sales Representative.

**Some typical job duties include:**

- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, and change beneficiaries.

## Michigan Job Outlook

"Faster than average" (+11.4%)



National Job Outlook through 2024: +11.4%

**National Job Outlook through 2024: 11.4%**

## Most Important Occupational Skills

**BASIC SKILLS**

Active Listening  
Writing  
Reading Comprehension

**PROBLEM SOLVING SKILLS**

Complex Problem Solving

**SYSTEMS SKILLS**

Judgment/Decision Making  
Systems Analysis  
Systems Evaluation

**SOCIAL SKILLS**

Persuasion  
Service Orientation  
Negotiation

**TECHNICAL SKILLS**

Operations Analysis  
Operations Monitoring

**RESOURCE MANAGEMENT**

Mgmt of Financial Resources  
Time Management  
Mgmt of Personnel

*The most important skills required for performing this job well are underlined.*

## How much did these jobs pay in 2016?

Average: \$67,760 per year  
(\$32.58 per hour)

## Career Pathway and Educational Requirements

Associate (\$20,000 - \$35,000) Specialist (\$30,000 - \$75,000) Managerial (\$50,000 - \$100,000) Executive (\$100,000+)

Sales Agent Trainee ➤ Sales Agent ➤ Senior Sales Agent ➤ Insurance Agency Owner

**REQUIRED FOR ENTRY**

High school degree  
State licensing  
Short-term OTJ training

**REQUIRED FOR ADVANCEMENT**

Associate's degree  
State licensing  
Multiple years work experience

**REQUIRED FOR ADVANCEMENT**

Bachelor's degree (minimum)  
Multiple years related work exp.  
Professional certifications

**SOME CERTIFICATIONS THAT CAN HELP YOU ADVANCE:**

- Accredited Adviser in Insurance -AAI (American Institute for CPCU and Insurance Institute of America, available online)
- Certified Professional Insurance Agent (American Insurance Marketing and Sales Society, unavailable online)
- Chartered Property Casualty Underwriter -CPCU (American Institute for CPCU and Insurance Institute of America, available online)
- Certified Risk Manager -CRM (The National Alliance for Insurance Education and Research, available online)