

Occupational Profile
Insurance Sales Agents
OES (Occupational Employment Statistics) CODE: 43002

Cameron County		Hidalgo/Starr/Willacy Counties	
Employment 2000	Projected Employment 2010	Employment 2000	Projected Employment 2010
250	280	270	320
Absolute Change		Absolute Change	
#	%	#	%
30	12	50	18.5
Is License Required?	Growth to Replacement	Is License Required?	Growth to Replacement
Yes	1:1	Yes	1:1
Hourly Wage 2002		Hourly Wage 2002	
Mean	Median	Mean	Median
\$16.92	\$13.39	\$16.73	\$13.77

Job Description:

These professionals help individuals, families, and businesses select insurance policies that provide the best protection for their lives, health, and property. Insurance sales agents may work exclusively for one insurance company or as "independent agents" selling for several companies. They prepare reports, maintain records, seek out new clients, and, in the event of a loss, help policy holders settle insurance claims. Increasingly, some may also offer their clients financial analysis or advice on ways they can minimize risk.

Average Education Required

Education in business or economics is important.

Related Occupations

Other workers who sell financial products or services include real estate agents and brokers, securities and financial services sales representatives, financial advisors, estate planning specialists, and manufacturers sales workers.

Skills Required

- Judgment and Decision Making -- Weighing the relative costs and benefits of a potential action
- Identification of Key Causes -- Identifying the things that must be changed to achieve a goal
- Active Listening -- Listening to what other people are saying and asking questions as appropriate
- Writing -- Communicating effectively with others in writing as indicated by the needs of the audience
- Reading Comprehension -- Understanding written sentences and paragraphs in work related documents
- Critical Thinking -- Using logic and analysis to identify the strengths and weaknesses of different approaches
- Information Gathering -- Knowing how to find information and identifying essential information
- Problem Identification -- Identifying the nature of problems
- Mathematics -- Using mathematics to solve problems

Industrial Employment Patterns		
Industry Code	Industry	Percent of Employees
6310	Life Insurance	41.5%
6410	Insurance Agents, Brokers, & Service	26.6%
8820	Self-employed & Unpaid Family Workers	18.8%
6330	Fire, Marine, & Casualty Insurance	8.5%