

INSURANCE:  
A CORNERSTONE OF  
OUR ECONOMY

The ability to insure and protect one's life, health and property is essential to business, families and individuals. In meeting the needs of so many, the insurance industry has become one of the largest and most important segments of our national and state economy.

Because insurance is so important to our economy and our way of life, **the industry requires the service of millions of educated, talented and motivated men and women.** Thus, it offers exceptional career opportunities to those who have a strong desire to succeed in life and who enjoy diverse challenge and interaction among a variety of businesses and individuals.

In today's modern, fast-paced society, insurance is a dynamic, service-oriented business that touches the lives of everyone. Rarely have there been so many opportunities for so many people in such an important field.

*Massachusetts Association  
of Insurance Agents*



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LOOKING FOR AN  
EXCEPTIONAL  
CAREER  
OPPORTUNITY?



*Become An  
Insurance  
Professional!*

# IT'S MORE THAN JUST A JOB!

## Essential Qualifications:



The young man or woman who seeks success as a producer in the property and casualty insurance field should be intelligent and well educated and have an understanding of business. A degree in business or related field is very helpful. Equally important are motivation, a desire to succeed, good communication skills and a willingness to work hard.

## Job Description:

In insurance agencies, a key member is the producer. The job of the producer is to sell or "produce" the business that enables the agency to grow and prosper. Unlike the stereotypical salesman, the property and casualty insurance professional does not go door-to-door to market his or her products. Most often, the producer responds to requests from clients who want and need insurance. Today's property and casualty insurance professional functions much like a consultant for a business or family, evaluating needs and recommending the most appropriate means of meeting those needs.

## Special Training Provided:

To become a licensed property and casualty insurance producer, you must be a resident of Massachusetts, be at least 18 years of age, and pass an examination on the line of authority for which you are applying for. Once licensed, you must complete 60 hours of continuing education your first 3 years and then 45 hours of continuing education every three years thereafter. The MA Division of Insurance outlines these requirements on their website at [www.state.ma.us/doi](http://www.state.ma.us/doi).

Most producers often choose to obtain their training through the educational programs offered by the Massachusetts Association of Insurance Agents (MAIA), the association that serves as an important educational and informational resource for property and casualty insurance professionals. For more information about educational programs, please call MAIA's Education Department at 1-800-222-2699.

## Earning Potential:

As a producer in a property and casualty insurance agency, your financial destiny is in your own hands. You will be provided with maximum opportunity to develop your own clients and your own accounts or "book of business." You have the flexibility to set your own schedule and work at the pace that is most productive for you. After an initial development period, the typical producer's earnings are comparable to those of professionals in such fields as law, accounting, architecture, etc. The important thing to remember about your earning potential as a producer in a property and casualty insurance agency is that there is no ceiling on your potential earnings. The harder you work, the more you earn!



## Advancement Opportunities:

Because producers are often the most highly paid people in a property and casualty insurance agency, you may choose to remain in that position. However, most executive and management positions are generally filled by successful producers, and most agency owners are producers who established or acquired their own business. Thus, the producer has many opportunities for advancement in a property and casualty insurance agency.



**Where The Jobs Are:** Throughout the U.S., there are hundreds of insurance companies and approximately 26,000 independent insurance agencies. In Massachusetts, there are 2,000 independent insurance agencies in small towns and major cities. You can choose the area that best suits your needs. **For information on current job openings in local independent insurance agencies, visit our JOB Central at [massagent.com](http://massagent.com)**

## Want To Know More?

For information on how you can become a property and casualty insurance professional, log onto [massagent.com](http://massagent.com)® or call a local independent insurance agent in your area.

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