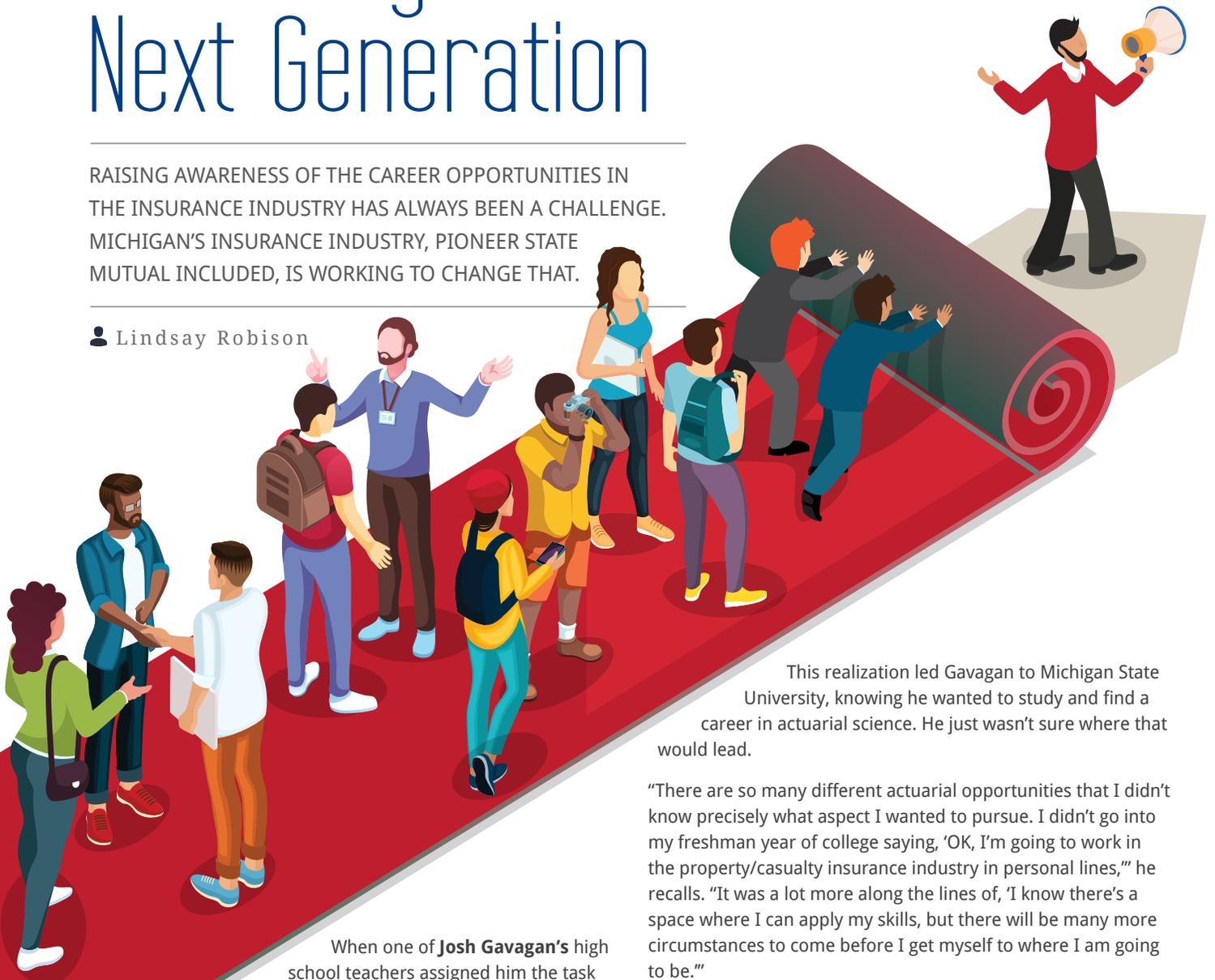


# Educating the Next Generation

RAISING AWARENESS OF THE CAREER OPPORTUNITIES IN THE INSURANCE INDUSTRY HAS ALWAYS BEEN A CHALLENGE. MICHIGAN'S INSURANCE INDUSTRY, PIONEER STATE MUTUAL INCLUDED, IS WORKING TO CHANGE THAT.

 Lindsay Robison



This realization led Gavagan to Michigan State University, knowing he wanted to study and find a career in actuarial science. He just wasn't sure where that would lead.

"There are so many different actuarial opportunities that I didn't know precisely what aspect I wanted to pursue. I didn't go into my freshman year of college saying, 'OK, I'm going to work in the property/casualty insurance industry in personal lines,'" he recalls. "It was a lot more along the lines of, 'I know there's a space where I can apply my skills, but there will be many more circumstances to come before I get myself to where I am going to be.'"

Enter **Pioneer State Mutual Insurance Company**. About a decade ago, the Flint, Michigan-based insurer began focusing its hiring strategy on promoting the insurance industry to young people who might not understand its myriad career opportunities. This strategy has only ramped up as more long-tenured insurance professionals reach retirement age.

"We offer students part-time and summer internships while they are pursuing degrees in the many careers that span the insurance industry," says **Pam Emmendorfer**, Pioneer State Mutual's vice president and director of human resources. "Specifically, we have developed relationships with universities here in Michigan that offer two-year and four-year degrees in risk management and insurance."

When one of **Josh Gavagan's** high school teachers assigned him the task of researching future careers, he knew right away he'd be searching for a job that involved numbers. Math and statistics came easy to him. More importantly, he enjoyed the subjects. But he also liked what he had learned in his economics and computer science courses. As he dug deeper into his job-market research for a career that aligned with his interests, he discovered some information that piqued his interest.

"The job of mathematician doesn't really exist, and the information on a statistician was vague," Gavagan remembers. "As I was going down the list [of career opportunities], I stumbled on actuarial science. It really resonated with me. It was an aggregation of math and statistics as well as finance, general business, and computer science."

Gavagan's alma mater is a more recent addition to Pioneer's list of partner universities — it has been within the last couple of years that MSU added a risk management and insurance minor to its repertoire. Because of his actuarial education experience, Gavagan applied for and was offered an internship with Pioneer.

During that internship, he experienced specifics about how insurance companies work and how actuaries fit into those operations, something he wouldn't have learned in his coursework at MSU.

"Another key takeaway from that experience was understanding the interconnectedness of all the departments," Gavagan says. "It wasn't a shock, but to fully realize it from personal experience certainly made an impression on me and helped me understand what the next years of my studies should focus on so I could be better prepared for the real world.

"There was certainly something that left me wanting more," he continues, "not only to work on interesting projects with a team, but specifically with the group of people I had grown comfortable with in the fifteen weeks I spent at Pioneer." Gavagan has now been a full-time actuarial analyst with Pioneer for nearly a year.

Other Pioneer employees have taken career paths similar to Gavagan's. Yet, because we all know there are more insurance industry jobs available than RMI students to fill them, the insurer is also focusing on recruiting students in non-industry-related majors whose chosen fields of study are integral to insurance industry operations.

In particular, Pioneer has partnered with the University of Michigan-Flint and Kettering University to introduce the industry and its opportunities to applied mathematics, graphic design, marketing, and information technology students. This partnership is what brought **Marcus Hill** to the company's information systems department.

Other than knowing he wanted to be a programmer, Hill says he had a clean slate as far as where he really wanted to go in his career. "There are so many directions you can go in computer science, but I knew I wanted to program," he says. "As long as I'm working for a good company, I am going to be happy."

As an IS support specialist, Hill writes script to correct software errors and has learned more about insurance than he ever imagined he would. "They have an expression here, 'It's like drinking from a fire hydrant,' because here, 'It's like



To date, more than 13 percent of Pioneer State Mutual Insurance Company's workforce consists of employees who participated in a co-op or internship program while attending high school and/or college and were offered full-time employment upon graduation.

drinking from a fire hydrant,' because there is so much information to learn," he says. "But I need to know about it in order to know what I am programming."

All this focus on prospective employees who might not have ever thought of property/casualty insurance as a career opportunity doesn't mean Pioneer is straying from those who are making intentional efforts to enter the insurance industry. In fact, Pioneer is one of four Michigan-based insurers that has partnered with Insurance Alliance of Michigan and Michigan Association of Insurance Agents' Insuring MI Future coalition to begin the insurance-career education process in high school.

The 501(c)3 brings together agents, insurers, school districts, and colleges to provide teenagers hands-on and classroom insurance education experience. "We want young people to know that they can consider so many different occupations in the industry, whether on the company side, the agency side, the governmental side," says Mary Gardner, an Insuring MI Future board member and a recently retired MAIA executive. "We want students to know that not only does insurance have many career options, it is lucrative, sustainable, and not boring.

"It's not what they envision it is," she continues. "This gets kids out into companies and agencies to see firsthand what [insurance] is actually like. They often go in not knowing what to expect. When they find out they could go into marketing or accounting, we hear some of them saying, 'I could do that? I had no clue.' Many of them are still surprised to find out insurance isn't just numbers or selling a product."

Pioneer's Emmendorfer agrees with Gardner about the benefits of the hands-on experience. "The real value of the program comes from the opportunities to hear from and to talk with industry experts, to job



shadow and complete internships, and to go through mock trainings that can help them get a handle on what working in insurance is really like,” she says.

Andrew Todd, a senior risk management and insurance major at Olivet College and a 2019 recipient of the NAMIC Mutual Insurance Foundation Scholarship, participated in Genesee Career Institute’s risk management and insurance program, which partners with the Insuring MI Future initiative.

When he was a sophomore in high school, Todd excelled in and enjoyed his introductory accounting class. When Todd’s guidance counselor mentioned an insurance program in which he could apply the accounting skills he’d learned, he decided to give it a shot. The fact that the required classes would be held at an insurance company’s office – which just happened to be Pioneer — and he could earn college credit and the Associate in General Insurance designation free of charge didn’t hurt either.



“I didn’t know exactly what I was getting myself into,” Todd recalls, “but I thought, ‘If I don’t like it, that’s fine, and if I do, I have a huge leg up on some of my peers.’ It seemed like an intriguing opportunity and a good deal, so I thought I would take it and see what happened. It totally worked out.”

Admittedly, “totally worked out” was a little different than Todd

had originally anticipated. He began the high school program expecting to go into the actuarial side of this business, but after job shadowing with one of Pioneer’s commercial underwriters, Todd realized he had a knack for a more traditional part of the industry.

“I remember sitting with the underwriter, reviewing the business she was deciding whether to accept or decline,” he says. “Going through that process caught my interest. I like commercial lines because businesses are so unique. There are so many different types of businesses, you have a lot more variety. And I just really liked the people working in the department. So that played into it, too.”

Todd’s path nearly mimics what Gardner says Insuring MI Future sets out to accomplish. Getting out into the real-world operations of the insurance industry “shows [students] that they are cut out for ‘this’ or that ‘that’ isn’t right for them,” she says.

The education and experience Todd gained led him to the RMI program at Olivet College and back to Pioneer for internships with the underwriting and claims departments. After he graduates in May, he hopes to return to Pioneer to begin a full-time career in underwriting. [IN](#)



Photo Credit: Pioneer State Mutual Insurance Company

Hands-on experience is the name of the game for students participating in the program supported by the Insuring MI Future coalition. The students who participated in the Genesee Career Institute’s program get their experience at Pioneer State Mutual Insurance Company and Peabody Insurance Agency. Here are some of the opportunities they have:

---

Complete at least five job shadowing experiences at the carrier and agency levels;

---

Visit a local body shop to inspect an automobile’s damage, determine the cause and repairs needed, and walk through the claims-settlement process;

---

Work with a local agent, a commercial underwriter, and a loss prevention specialist to perform a commercial lines inspection and underwrite the business;

---

Participate in a mock accident involving other technical education classes to experience tending to injured parties, reconstructing an accident scene, and reviewing insurance coverages for the vehicle as well as medical/PIP benefits;

---

Visit a university to get firsthand experience of what risk management and insurance programs can offer students;

---

Earn credits for college and obtain an agent license as well as the Associate in General Insurance designation; and

---

Visit the state capitol and the Michigan Department of Insurance and Financial Services. [IN](#)

---