

INSURANCE STEM

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INSURANCE IS STEM

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Most people are aware of the concept of insurance from health insurance to auto insurance and more. But how does insurance really work? Who are the people and what technology is powering the \$900+ billion insurance industry?

Advanced technology is changing the face of the industry and redefining traditional insurance roles. The new breed of insurance professionals will have the opportunity to develop and use new and exciting technologies and platforms. From robotics and cognitive automation (R&CA) to artificial intelligence (AI) this ebook explores the STEM-fueled companies, careers, and trends in the insurance industry. As you will discover, it's not your parents' insurance industry anymore.



THE SIZE OF INSURANCE

In 2019 there were 5,965 insurance companies in the U.S. (including territories), according to the National Association of Insurance Commissioners. The U.S. insurance industry employed 2.9 million people in 2020, according to the U.S. Department of Labor. Of those, 1.7 million worked for insurance companies, including life and health insurers

(962,500 workers), P/C insurers (665,900 workers) and reinsurers (27,300 workers). The remaining 1.2 million people worked for insurance agencies, brokers and other insurance-related enterprises. U.S. insurance industry net premiums written totaled \$1.28 trillion in 2020, with premiums recorded by property/casualty (P/C) insurers accounting for 51 percent, and premiums by life/annuity insurers accounting for 49 percent,

according to S&P Global Market Intelligence. - Insurance Information Institute

HOW INSURANCE WORKS

Insurance is a way to manage risk. When a person buys an insurance policy, they are the policy holder and are purchasing protection against unexpected financial losses. The insurance company pays the policy holder or someone they

choose (beneficiary) if something bad happens resulting in a loss of some sort. Most people have insurance of some type such as auto insurance, renters insurance, homeowners insurance, health insurance or life insurance. If someone has no insurance and an accident happens, they may be responsible for all related costs. For insurance, all the policyholders pool their risks together. They all make payments to the policy. The payments are called premiums. The policy holders all pay premiums and if one of the policy holders suffers financial losses, the insurance payout comes from the fund. Insurance is risk shared between a group of policy holders. Insurance provides the certainty of regular payments (premiums) versus the uncertainty of experiencing a loss and being responsible for the associated costs.

“A STEM career within the insurance industry is not only challenging, but it’s fun,” says Wiggs. “Each and every day is something new, which makes it interesting. I feel it’s important to continue educating yourself with new technology and new software to be successful. Things are always changing and updating and it’s so important to keep yourself in tune with what’s new out there!”

—Cyndi Wiggs, photographer at COUNTRY

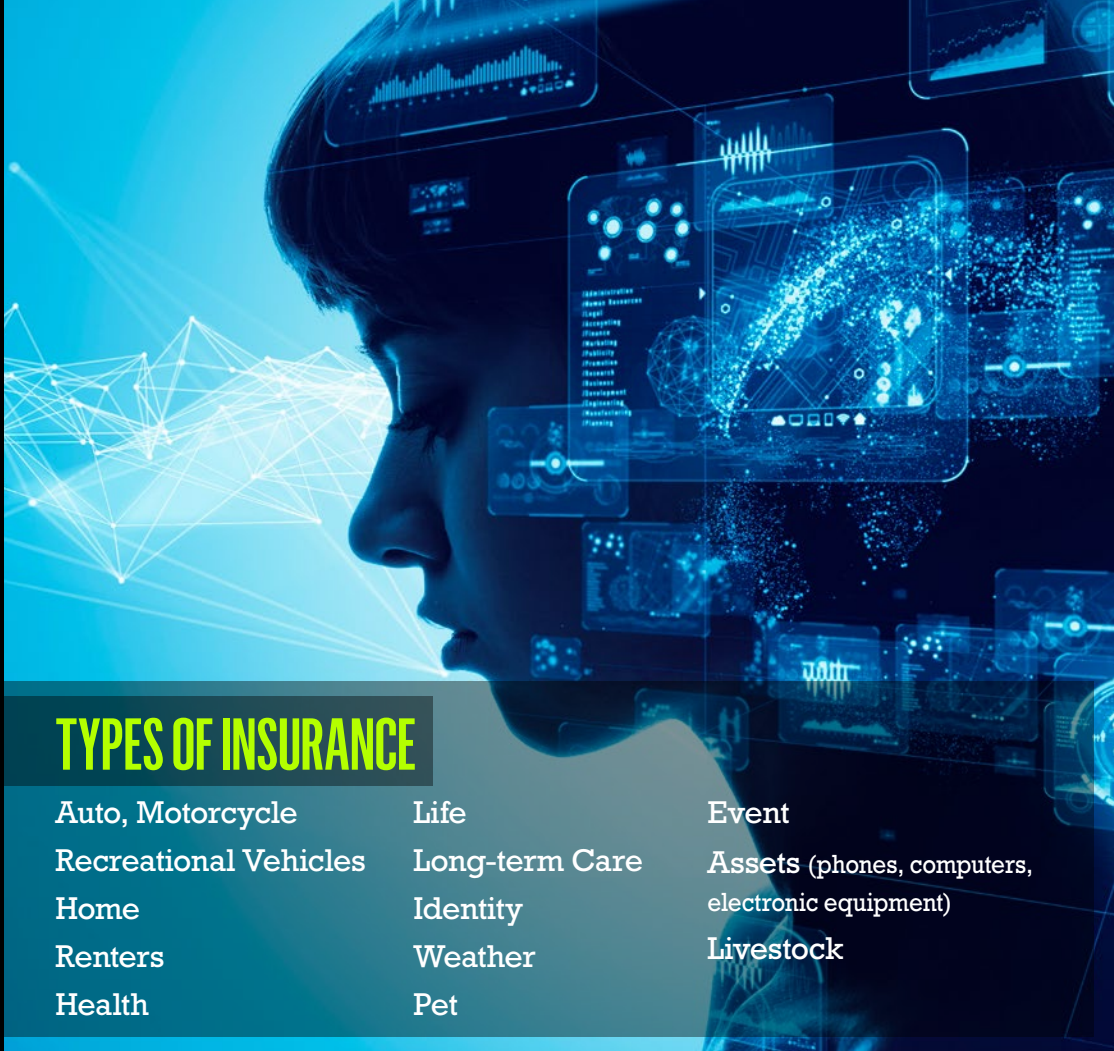


HOW INSURANCE COMPANIES MAKE MONEY

1. UNDERWRITING This is the process through which the insurance institution takes on the risk of the insured policy holders. If there are 100 policy holders paying into a plan and only 3 of those policy holders have a claim, the balance of the funds goes to the insurance company.

2. INVESTMENT The insurance company can invest the money or capital it makes from insurance policies to generate even more revenue.





TYPES OF INSURANCE

Auto, Motorcycle	Life	Event
Recreational Vehicles	Long-term Care	Assets (phones, computers, electronic equipment)
Home	Identity	Livestock
Renters	Weather	
Health	Pet	

CAREERS IN INSURANCE

LOAN OFFICER

Loan Officers help customers navigate the loan process by explaining their terms and making recommendations based on clients' credit and processing paperwork.

APPRAISER

Appraisers estimate and inspect the value of insured items and determine whether or not an insurance company must pay a claim.

CLAIMS EXAMINER

Claims Examiners review all the information involved within a claim to make

informed and accurate decisions. They are responsible for approving, rejecting, or developing a settlement based on the claim evidence.

ACTUARY

Actuaries assess the risks involved in situations by using statistics, theories, and mathematics. They

estimate the liabilities that will result from a situation and develop insurance policies to reduce these financial risks.

DATA SCIENTIST

Data Scientists gather, analyze and process data to create informed plans for companies and organizations based on their research.

CLAIMS ADJUSTER

Claims Adjusters evaluate the damages caused to property or personal injuries to then determine how much a policyholder should receive from an insurance company.

CLAIMS EXAMINER

Claims Examiners review all the information involved within a claim to make informed and accurate decisions. They are responsible for approving, rejecting, or developing a settlement based on the claim evidence.

INVESTIGATOR

Claims Investigators examine the facts of a claim to determine if the claim

is valid. They decide the extent and validity of a claim, and in so doing, they prevent fraudulent claims by determining the claim's authenticity.

UNDERWRITER

Underwriters establish pricing for insured people and assets. They use specialized software and actuarial data to analyze the magnitude of risks to determine the willingness to pay.

RISK ENGINEER

Risk Engineers provide detailed survey reports to evaluate the severity of a situation. They provide technical expertise to make safety recommendations for the client and agent.

CATASTROPHE RISK ANALYST

Catastrophe Risk Analysts analyze risk factors to identify the probability of a catastrophe occurring. They use this information to implement catastrophe prevention products and recommend solutions to mitigate damage.

TECHNOLOGY IN INSURANCE

DRONES

Drones are used in the insurance industry to collect data and enable high quality inspection on-site. Drones provide an aerial perspective which can come in handy when surveying damaged property, dangerous areas, or even natural disasters.

ARTIFICIAL INTELLIGENCE (AI)

Artificial Intelligence can be used to access

data more quickly and accurately report claims. In turn, this technology can transform the underwriting process and improve the claims cycle.

ROBOTIC PROCESS AUTOMATION (RPA)

Robotic Process Automation is used in the insurance industry to handle time consuming, repetitive tasks. This allows human resources to devote more of their time and energy toward strategic tasks.

“Although the insurance industry may not be the most obvious career path for those interested in a STEM career, there are numerous opportunities within the insurance industry for those with strong STEM skills. All insurance companies require skilled employees with backgrounds in computer science, information technology, engineering, and mathematics.”

—MEMIC



Founded in 1993, MEMIC is the largest and leading workers' compensation insurer in Maine and one of the top ten workers' compensation companies in the northeast.

Since its inception, MEMIC has formed two subsidiaries, MEMIC Indemnity Company and MEMIC Casualty Company. The MEMIC Group writes workers' compensation coverage in forty-six states and the District of Columbia and employs 507 employees in eight offices located from Portland, Maine to Tampa, Florida.

COMPANY SPOTLIGHT

THE MEMIC GROUP



INFORMATION TECHNOLOGY (IT)

Information Technology is the driving force behind developing, implementing, and maintaining policy and claims administration systems to service policyholders and claimants. Learning content designers also use various media and technology to create on-line learning content, training programs and digital products for all employees wherever they may be located. Network and system engineers

evaluate, install, and manage complex network equipment and support MEMIC's virtual desktop.

DATA ANALYTICS

MEMIC uses data analytics for researching potential new markets, analyzing profitability, and quantifying the impact of rate changes on their business. The Claim Department employs data analytics to make more efficient and accurate claim decisions and to identify and recommend medical providers who deliver the best outcomes for injured

workers. The claims team also utilizes machine learning predictive models, leveraging third-party data sets and civil and criminal records to identify potential fraud claims. This allows for more focused and detailed investigations to ensure that benefits are only paid when appropriate.

ARTIFICIAL INTELLIGENCE (AI)

The MEMIC Group has partnered with Gradient AI to develop artificial intelligence and machine learning solutions

to leverage automation and increase efficiency. The Group is currently using this tool for informational purposes and is tracking the effectiveness of the model.

MATH

Strong mathematical skills are required for many careers across our organization including auditors, financial analysts, actuaries, underwriters, claims adjusters, billing representatives and our payroll specialists.

STEM SPOTLIGHT

Meagan Richard
*Business Intelligence
Lead for the Underwriting
Department*

Q How would you describe your role at MEMIC through the lens of STEM?

A I am responsible for performing strategic data analysis for the Underwriting department using internal and third-party datasets. I am also responsible for presenting data to key stakeholders, including the senior management team. Overall, I lead the analytics process and best practices and ensure quality delivery of data reports to the appropriate audience with careful attention to

sensitive information. Through this position, I use statistics and various technological skills (like SQL, Excel, Power BI, etc.) very heavily.

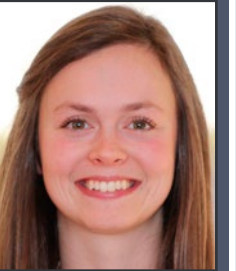
Q What path did you take to get this role?

A I attended the University of Maine at Farmington, where I double majored in Actuarial Science and Applied Mathematics.

“

Take initiative and take full advantage of opportunities – from labs to research teams to clubs to internships. These opportunities are full of networking potential, which is extremely important in the STEM fields. They can also provide mentorship opportunities. It is super helpful to have a role model that has gone through similar situations. Do not be afraid to ask for help and be bold!”

— Meagan Richard,
Business Intelligence Lead for the Underwriting Department



COMPANY SPOTLIGHT

ZURICH NORTH AMERICA



“Insurance is unique for STEM graduates because there are so many areas, whether it’s risk engineering, data science, actuarial, IT or underwriting, where STEM skills are critical.”

—Sabrina Hart



are creating innovative coverages and services.

Some of these products and services help customers mitigate severe weather risks to their business. Others help businesses protect their company and customers against computer-related crimes and losses. All require STEM skills.

The science and technology part of it has really gained importance as the industry has evolved to be much more focused on data analysis and turning

insights into actions that help our customers and brokers manage their risks. Any STEM graduate would find a variety of opportunities in insurance because of all the roles that call upon those types of skills.

Zurich recently introduced Zurich Resilience Solutions. This unit offers risk management services to businesses around the globe focusing on three risks: climate change resilience, cyber security, and supply chain risk management.

CAREER PATHWAYS AT ZURICH NORTH AMERICA

There are several career pathway programs at Zurich North America. Together, these programs open a variety of STEM career options for people with diverse educational backgrounds, experiences, and perspectives.

For college students, Zurich offers internships in IT, Underwriting, Actuarial,

Risk Engineering and more.

For college graduates, Zurich offers training programs in these and other STEM-related areas, such as cyber and finance.

For high school graduates, Zurich offers apprenticeships in several of the above areas. Apprenticeships are earn-while-you-learn opportunities and do not require a four-year college degree.

[Learn More](#)

“Insurance is a powerful driving force of global economics. Individuals can’t own homes and cars without insurance. Companies really can’t operate their businesses without insurance. Helping individuals and companies protect their assets requires expertise in all areas of STEM.”

—Sabrina Hart,
Midwest Regional Executive, Zurich North America

STEMCONNECTOR

STEMconnector talked to Sabrina Hart of Zurich North America about how STEM impacts the Insurance Industry and this is what she had to say:

Data analytics and technology have driven a more scientific approach to risk management. Insurers are great repositories of data, and technology platforms allow us to

leverage that data in new ways to protect our customers and enhance the ease and efficiency of doing business.

The science behind climate change is increasing the industry’s focus on sustainability. Our Risk Engineering assessments are helping our customers create more resilient work environments and products, and our underwriters and actuaries



REAL STORIES AND ADVICE ON GETTING THERE

ZURICH NORTH AMERICA

SABRINA HART

Midwest Regional Executive, Zurich North America

Sabrina earned a bachelor's degree in mathematics from the University of North Carolina at Wilmington. She thought one day she would be a math instructor but didn't want to pursue her teaching certificate immediately after graduation. Her experience working at a hospital during college helped her land a role after graduation with a medical malpractice company, working as a risk management assistant.

"After about six months, I received a call from HR asking me to consider an actuarial, finance or underwriting role," says Hart. "I chose underwriting so I could use both STEM skills and interpersonal skills in working with customers and brokers. As passionate as I am about STEM, I am equally passionate about working with people."

She has worked in insurance ever since, earning a certificate in strategic management from the Kellogg School of Management at Northwestern University along the way.

SABRINA HART'S ADVICE



“Be curious and a lifelong learner. For someone in college considering an insurance career, I'd recommend seeking an internship with an insurance company. I would encourage them to reach out to leaders in the industry to learn as much as they can about the various opportunities. Also, what helped me flourish in a STEM-related career and industry was that I also developed interpersonal skills in ways that are authentic to me. I believe a critical success factor in insurance is having complementary technical and interpersonal skills.”



A LIFE INFLUENCED BY STEM

DR. LEROY D. NUNERY II

Founder & Principal of PlūsUltré LLC. Inspiration. Imagination. Innovation.

PlūsUltré LLC is a strategic advisory firm that focuses on turnarounds, transformations, growth and innovation planning, resource development, talent development, governance training, and diversity, equity, and inclusion (DEI) strategies.

Dr. Leroy D. Nunery traces his success to his parents and their beliefs that one must apply what they learn, an essential foundation of STEM education. Dr. Leroy D. Nunery worked with his father who was a master electrician, for several years, truly learning about resilience and how to engineer solutions to problems, sometimes without many resources. His mother was a teacher and learning disability specialist, who taught him how to decode and communicate, orally and via the written word.

Over his lifetime, Dr. Nunery acquired new perspectives and viewpoints, as a history major in college (Lafayette College), an MBA (Washington University in St. Louis), and a Doctor in Higher Education (University of Pennsylvania). His professional career includes corporate banking, professional sports, higher education, K-12 education, and professional services, reflecting an amalgam of skills and competencies.

Authoring *"The Journey of African-American Insurance Professionals Study"* evolved from a STEM mindset--combining intellectual curiosity with analytical and communication skills. Now in its fourth year, The Journey has become a mainstay in discussions on diversity, equity, and inclusion in the insurance industry.

Dr. Nunery encourages young professionals to personally adopt STEM mindsets, exploring, experimenting, investing, and reinventing their careers. There is a direct correlation between the various disciplines in insurance (e.g., underwriting, actuarial sciences, or technology) and STEM. Anyone interested in entrepreneurial journeys should incorporate STEM into one's endeavors. Dr. Nunery's life story is proof positive that even "non-STEM" types can benefit from applying its principles into building successful enterprises.



PLŪS ULTRÉ
Inspiration. Imagination. Innovation.

DR. NUNERY'S ADVICE

“Being an entrepreneur requires discipline, perseverance, and a willingness to think differently”



COMPANY SPOTLIGHT

COUNTRY FINANCIAL



At COUNTRY Financial, components of STEM are used daily to create and build systems, processes, communications and so much more that help their employees and agency salesforce provide products that protect their clients and help them plan for their futures.



PORTFOLIO MANAGER

Jamie Schumacher
Portfolio Manager,
Equities at COUNTRY

Jamie Schumacher is a Portfolio Manager, Equities at COUNTRY. She helps to make decisions on how the insurance companies invest, to make money for the company. Fund managers buy and sell stakes in small, privately owned companies which makes COUNTRY's ownership more valuable. Schumacher uses math every day in her role. She uses statistics and analytics to evaluate historical performance data that helps them decide where to invest.



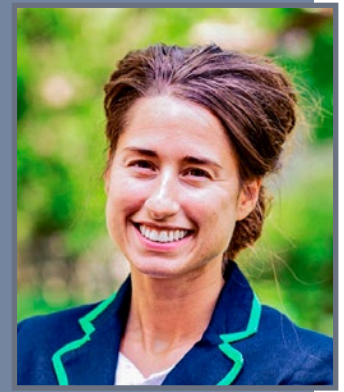
“ I enjoy learning new things every day and solving problems. The insurance industry is set to undergo exciting changes over the coming years and people in STEM roles will be in some of the best positions to help solve problems and create new ways of doing things.”



IT MANAGER

Joanna Kirchgessner
IT Manager in Technology Monitoring Services, Enablement, and Automation at COUNTRY

Joanna Kirchgessner is an IT Manager in Technology Monitoring Services, Enablement, and Automation at COUNTRY. She manages teams that monitor the health and availability of applications, engages with developers to create solutions to automate their work and provides technologies and tools for the COUNTRY Financial organization. Kirchgessner uses both technology and a little bit of art in her role and manages teams that work in technology every single day.



“ Insurance sounds boring, but it isn't once you get behind the scenes and see the work. I learn something new every day and that fuels my passion to dig in, learn more, and get better at what I do. You have an opportunity to introduce new technologies, improve a process, and make something great!”

SITE LEADER, DIGITALAB

Julia Hart
Site Leader, DigitaLab at COUNTRY

In her position overseeing the DigitaLab at COUNTRY, Julia Hart works with University of Illinois students to build strategy and projects for the home office to provide innovative solutions in the software development, data science and UI/UX spaces. While Hart's position is mostly focused on technology, she understands all the different aspects of STEM to better assist with product development from start to finish.



“ One of the cool things about the DigitaLab is that we take a cross-disciplinary approach to all of the work we do. I purposely mix project teams with students from different majors and class levels. Every project has representation from developer, data, and design. I have had students working in the lab from biology to anthropology, computer science to linguistics, industrial design to information management and more.”

PHOTOGRAPHER

Cyndi Wiggs
Photographer in the Marketing department at COUNTRY

Cyndi Wiggs is a photographer in the Marketing department at COUNTRY. She uses her artistic skills to take photos that help to illustrate COUNTRY's products and services. Wiggs' photos are used on COUNTRY's social media feeds, online and in marketing materials and advertisements. Her work is shown all over the United States where COUNTRY does business.



“ I use art to be creative in my photography. Things such as the rule of thirds, understanding photography, lighting, and color theories. I use technology to edit and share my work, and programs such as Adobe Photoshop and Adobe Lightroom to edit my images.”

WOMEN IN INSURANCE



The Women in Insurance Initiative of Million Women Mentors was established in the summer of 2018 to increase diversity, equity and inclusion in the insurance industry and promote insurance as a desirable, stimulating and opportunity-rich career choice for women.

Chaired by Margaret Resce Milkint, Global Insurance Practice Leader at Diversified Search Group, venerable members of the WII Consortium include ACORD, American Council of Life Insurers, The Actuarial Foundation, Luther Pendragon, MEMIC, NFP, Ryan Specialty Group, Diversified Search Group, Verisk, COUNTRY Financial and PlūsUltré.

www.mwm.stemconnector.com/women-in-insurance



REAL STORIES AND ADVICE ON GETTING THERE

MARGARET SPENCE

Founder and CEO of C. Douglas & Associates and The Inclusion Learning Lab.

The most critical role in managing any insurance product is understanding how data analysis can be used to affect change within any organization. Impact on change starts and ends with data. As the founder of C. Douglas &

Associates, Spence has used data to drive effective hiring decisions, injury prevention, and predictive modeling. They now use data to drive diversity and inclusion initiatives within the insurance sector.

To understand risk, you must understand the science behind why, for example, individuals are injured on the job, but what was the root cause of the injury? To prevent employee injury, there is a level of both engineering and data analysis to make sure employees remain safe at work.

DATA DRIVEN

SPENCE'S WORK IS DRIVEN BY DATA:

- To determine how and why employees are injured.
- To build effective training programs to decrease the likelihood of a catastrophic injury.
- To determine employee turnover and retention.
- To highlight diversity gaps in hiring.

MARGARET SPENCE'S ADVICE

“Never let anyone tell you, you cannot do something”



- To show the lack of upward mobility for diverse employees.
- To perform deep analysis of skills gaps to show employers how to build more effective diversity and inclusion programs that uplevel unrepresented professionals into leadership roles.

ADVICE FROM MARGARET ON PURSUING A CAREER IN INSURANCE

Be curious, be willing to change, and never let anyone tell you that you cannot do what you want to do. As a Black woman in insurance, there are many obstacles to building an effective career. Managers will not immediately see your potential, but you have to be willing to find people who can offer you growth opportunities. There is a different view of your career when you're looking through the windshield versus looking through the rearview mirror. At the beginning of your career, be curious – learn everything, don't get stuck in a path that someone else makes for you. Curiosity means you learn the industry and the roles within the industry. I had many bosses tell me to stay in my lane, not pursue advancement, and to become the best in my role instead of moving up – don't ever let anyone turn your lights out. Every year of your career is a new chapter in your growth – make sure you are writing a story of success.

Learn, learn, and learn some more – there is no end to learning. If you think you're done learning, then your career is over. There is a difference between learning and knowledge – we can take many courses and never increase our knowledge because we don't get to utilize the skills we are learning. So be mindful of how you connect learning to obtaining the skills-based knowledge to move your career forward.

Get a mentor, find a sponsor, and figure out who will champion your advancement. Without champions, your career will never move forward. Make sure that someone in the room that you have no access to knows your name, understands your skill level and contribution, and is willing to champion your advancement.



“

Math, science, engineering, and technology are three areas that may not seem like they have an obvious connection to the insurance industry because most people view insurance as purchasing a policy and having coverages for accidents and catastrophic events. But everything about insurance is based on science.

In the case of the Surfside building collapse, the insurance adjusters will deploy both engineering and technology to determine the incident's root cause. Root cause analysis requires a depth of knowledge in the science of probability and process analysis, and engineering criteria.

The same applies to auto accidents. Post-accident reconstruction is all science and engineering. To underwrite or secure an insurance policy, a level of predictive modeling is deployed to determine the level of risk or risk tolerance the insurance company is willing to take.

Within the Workers' Compensation sector, they utilize math and technology to predict how and why employees are injured on the job. They also use actuarial industry-specific data, employer-based historical injury data, and employee-specific prior injury data to determine how quickly an employee will recover from an injury. This data set is also used to predict the level of safety compliance within an organization and to determine their overall cost of risk.”

— Margaret Spence,
Founder and CEO of C. Douglas & Associates and
The Inclusion Learning Lab.

COMPANY SPOTLIGHT

ACCENTURE

Accenture is a global professional services company with experience and specialized skills across more than 40 industries including insurance. Accenture offers Strategy and Consulting, Interactive, Technology and Operations services—all powered by the world's largest network of Advanced Technology and Intelligent Operations centers.

 **accenture**



“Only artificial intelligence (AI) has the power to process all the data needed to create value for the insurance company and their customers.”
—Jeana Muñoz



Accenture's purpose is to deliver on the promise of technology and human ingenuity. Their clients are governments and businesses in 120 countries who look to Accenture to help them navigate an ever-changing world. Accenture's CEO, Julie Sweet, has said every business today is a technology business, and she's right. The COVID-19 pandemic proved it: technology was a lifeline for governments, businesses, and individuals. At Accenture, they are encouraging insurers to reimagine and reinvent themselves, and much of that includes preparing for a digital future.

The basics of insurance haven't changed much since people first started pooling their money to share the risk of loss or injury. However, conditions today are changing the ways insurance companies have traditionally done business. Smartphones and wearable devices can track data on how people live, work, and play, and more customers want their data used to help them pay lower insurance premiums. They also say they want their insurance companies to help them prevent injury and loss. Accenture has built a network of innovation centers that brings their technologists and designers together to

create and demonstrate what STEM can do. The company welcomes their clients to these spaces to co-create solutions to their biggest challenges. These spaces anchor Accenture in the communities where they live and work, and the company gives back through its scholarship programs and volunteer days at schools and STEM organizations including Girls Who Code.

COMPANY SPOTLIGHT

Jeana Muñoz
*Managing Director in
Accenture's Insurance
Client Service Group*

Jeana Muñoz is a Managing Director in Accenture's Insurance Client Service Group, as well as Talent & Organization lead. For the last 17 years, Muñoz has helped insurance carriers

improve their business practices and technology systems. STEMconnector asked Jeana about her STEM pathway to Insurance:

SC What career path did you take to get to your current role?

JM I owned one of the first yoga studios in Chicago, a career trajectory that embodied my innate interest in the human condition, helping people and understanding what makes people tick. This will always be a part of who I am. I also received bachelor's degrees in both political science and speech communications from Southern Illinois University Carbondale, a Master of Management from National Louis University, and a Master of Education in

Instructional Technology from Northern Illinois University. I joined Accenture as a Manager in 2001, was promoted to Senior Manager my first year, and promoted to Managing Director in 2016. Recently, my team facilitated pioneering work in insurance claims and artificial intelligence, creating an automated way to calculate damage on a house by engaging weather sensor data.

SC What advice would you give to someone interested in pursuing your career?

JM Education is more than attending classes and getting degrees; education is being open to new experiences throughout your lifetime. It is also about integrating

your experiences into your current reality. Who knew that my experiences as a yoga instructor would prove to be valuable as an insurance consultant? Ultimately, education is self-exploration and is a continuous way to bring you closer to yourself.





COMPANY SPOTLIGHT PROGRESSIVE

PROGRESSIVE

We had a chance to catch up with this super cool insurance company and ask them how STEM keeps them “progressive”.

SC How does STEM connect your company to the world?

PSince 1937, Progressive has sought to live up to their “progressive” name by finding new and affordable insurance solutions for their customers. Progressive examines every part of their business from their customers’ perspective.

The company leverages analytics and technology to inspire new innovations, such as their Name Your Price® tool, usage-based insurance product, Snapshot®, and other comparative rating technology which make it easier for people to shop for, buy, and use insurance. In doing so, they are committed to becoming consumers’ #1 choice and destination for auto and other insurance.

SC How has STEM changed the way you do business?

PProgressive’s analysts and data scientists are the engines behind every part of the business, from customer experiences and claims forecasting to product development and IT marketing optimization. They’re our fortune-tellers; they model, predict, and even help them anticipate natural disasters and respond to customers who are impacted. Analyst roles driven by peer-run professional groups include: Actuaries, Data analysts, Marketing process analysts, Product analysts, Business intelligence developers,

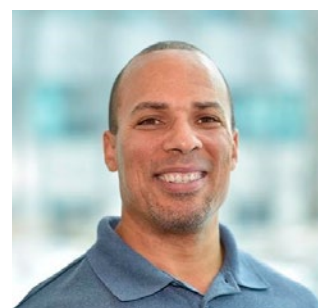
Data scientists, Pricing analysts and Research and Development analysts. Whether they are experimenting with Augmented Reality/ Virtual Reality solutions in their Business Innovation Garage, participating in company events like Code Jam, or problem-solving for cutting-edge apps like Snapshot®, their IT group never stops pushing and challenging to accomplish everything at Progressive. Technology related roles include Architects, Developers, IT managers, Process/data/business systems/quality assurance

analysts, Project managers, Systems engineers, and DevOps engineers.

SC What efforts or initiatives has your company implemented that relate to STEM?

PProgressive employees have supported their communities through various educational outreach initiatives. These take several forms: the STEM Progress® program, employee resource group-sponsored events, IT’s Progressive Education Partnership Program (PEPP), and school-based career fairs and panels, to name a few. Since 2013, nearly 2,000 unique employees have taught more than 1,300 lessons at 320+ schools across 34 states. Along with additional education efforts, they have reached more than 35,000 students.

COMPANY SPOTLIGHT
Eric Rush
IT Director



Eric Rush is an IT Director at Progressive. Rush manages enterprise

technology products consisting of Collaboration Technologies, Software Operating Systems, Virtual Desktop Environment, End User Hardware devices and supporting peripheral’s, Voice Engineering Solutions and Enterprise Voice Infrastructure, and Mobile Capabilities.

SC How is STEM related to the insurance industry based on your experience?

ER With the ever-changing technology landscape and getting to our customers quickly, effectively, and efficiently, we must provide technical capabilities that give us the competitive advantage to evolve, stay relevant, and be a leader in the insurance industry.

SC What advice would you give to someone interested in pursuing your career?

ER It’s important to be a sponge from day one, absorbing as much as you can and having a passion to learn. Always show enthusiasm in your current job and work to improve it, while growing along the way. Be willing to go the extra mile by taking on additional responsibilities that advance you and the company. Balance excellence with new responsibilities.



COMPANY SPOTLIGHT

ACORD

ACORD (Association for Cooperative Operations Research and Development) is the global standards-setting body for the insurance and related financial services industries. ACORD facilitates fast, accurate data exchange, and efficient workflows through the development of electronic standards, standardized forms, and tools to support their use. ACORD members worldwide include hundreds of insurance and reinsurance companies, agents and brokers, software providers, financial services organizations and industry associations. ACORD maintains offices in New York and London.

Since 1970, ACORD has been an industry leader in identifying ways to help its members make improvements across the insurance value chain. Implementing ACORD Standards improves data quality and flow, increase efficiency, and realize billion-dollar savings to the global insurance industry. The need to adapt and embrace emerging digital technologies has become increasingly clear over the past several years, with many leading organizations investing heavily in developing these capabilities. The global pandemic of 2020 accelerated this process, as the need for digital

means of interaction became too obvious to ignore. Customer-facing apps, artificial intelligence, quantum computing, the “Internet of Things,” advanced data modeling, and many other technologies are all poised to revolutionize the way the insurance industry does business. Software developers, information architects, business analysts, data analysts, and more are entering the insurance space to develop products and solutions that keep moving the industry forward. ACORD is at the forefront of this effort. They are ushering in a new wave of talent through

the ACORD Insurance Technology Career Center, which connects job seekers to new opportunities specifically in the insurance technology world. Their events also provide a platform for individual and organizational growth.

ACORD EMPLOYEE SPOTLIGHT

Swathi Goli
IDatabase Administrator/ Architect, Data Analyst and Business Intelligence Report Developer

As a Database Administrator, Goli oversees the maintenance and security

measures of company databases. As a Report Developer, Goli also performs data analysis and processes data into comprehensive reports, aiming to produce information that is accessible to different employees and management in the company. Goli received an Engineering degree in Computer Science in India and Master’s in Computer Science in the U.S. and began a career in insurance as a junior Data Analyst and Report Developer.



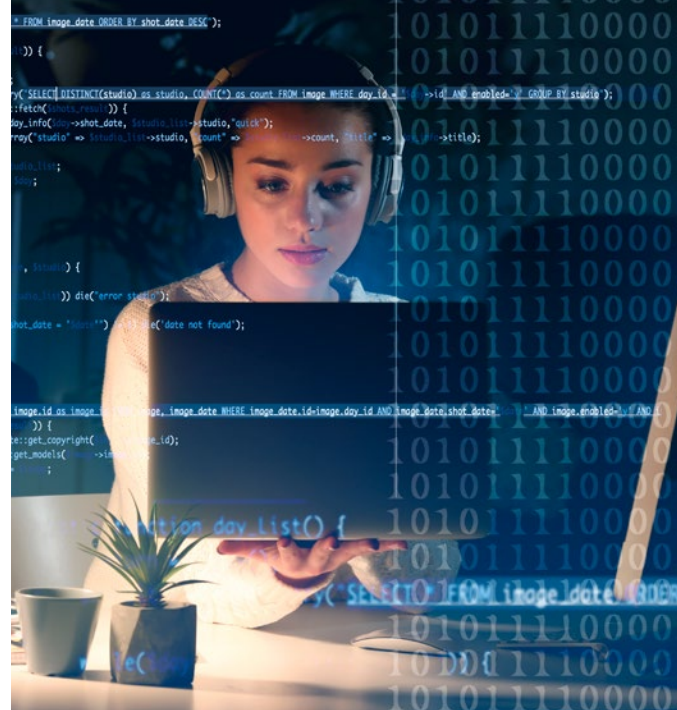
“Data drives the insurance industry. If you are interested in working with data, I recommend pursuing computer related studies and certifications in database related languages.”

—Swathi Goli



Margaret Resce Milkint
WII Chair and Global Insurance Practice Leader, Diversified Search Group

The insurance industry is at a new crossroads on the diversity, equity, inclusion and belonging (DEI&B) Journey. Reflecting on the movement, it is clearly the right time for more action, more acceleration and more collective collaboration. STEM plays a pivotal role in our DEI Journey. Celebrating STEM careers in insurance and shining an important spotlight on the STEM women who are the leaders and game-changers in insurance are essential milestones. We know that the insurance



industry will only survive if it embraces technology and a diverse workforce to help move us into the future.

Making this personal will make a difference and in the words of my fierce and pioneering Grandma Margaret, “Do everything you can and then do one more thing”!

TOGETHER, WE CAN

- Create STEM on-ramps will build the talent pipeline and accelerate the growth of women

in insurance.

- Measure impact and collecting data validates and empowers our DEI Journey and gives us a rich story to tell.
- Renew commitment to active mentorship and sponsorship deserve attention. Ours is a grassroots initiative where each outreach, lift, endorsement, and amplification matter. No action is too small, and the difference is made on the personal

impact we gift to our networks and our DEI&B community.

I am a believer in micro mentoring, reverse mentoring and challenge mentoring to name a few. Quoting our treasured Insurance STEM Champion, author, corporate director and world-class mountain climber, Grace Vandecruze, “In this ever-evolving landscape, a mountaineering mindset becomes a strategic advantage. Adaptability, tenacity, collaboration are essential to our success. As we move ahead, it is imperative that women guide, encourage and mentor other women and lift as we climb.”

Building with purpose-driven intention, bold curiosity and heart, head and hands courage is our foundation and our rallying cry! Let insurance be the “Big M” in STEM but why not the S-T-E too!

STATE AUTO INSURANCE COMPANIES EMPLOYEE SPOTLIGHT

Garrett Braxton
Software Developer



Braxton works in the engineering field at its core that relies heavily on mathematics to build complex algorithms. He started in small mechanical and electrical repair and took classes at Columbus State. He completed a 9-month apprenticeship at State Auto Insurance and graduated with an associate degree in software development.

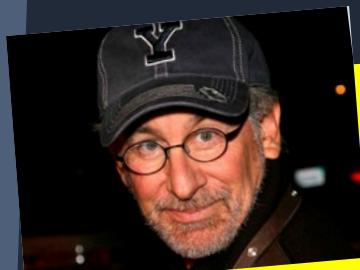
“From an early age, students are so quick to dismiss advanced mathematics without realizing its practicality and importance in advancing technology. Math powers almost every role in insurance as well as other industries.”

INSURANCE FUN FACTS



01

Ben Franklin founded the first insurance company in 1752, called the Philadelphia Contributionship, it is the oldest, continuously active insurance company.



04

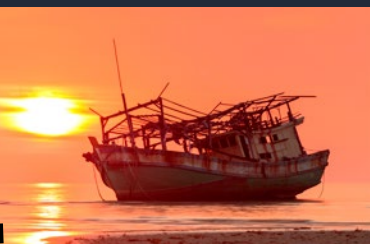
There are some big life insurance policies out there on the most influential people on the planet. Hollywood director Steven Spielberg has a \$1.2 billion policy.



07

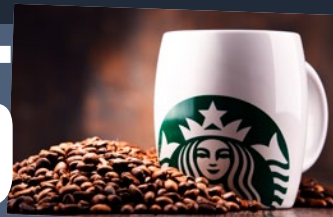
In the US, there is such a thing as alien abduction coverage, and it has been available since 1987. Yes, should you be abducted by aliens, and can prove it, you may be able to make a claim if you suffer damages.

02



The first concept of insurance occurred around 3000 B.C. Chinese merchants who relied on ship transport of goods were at risk of shipwrecks. They banded together and distributed their goods across several ships, so that one shipwreck wouldn't deliver a total loss to any one merchant.

05



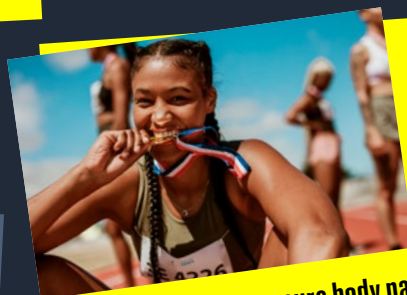
Starbucks pays more for employee health insurance than they do for coffee.

08



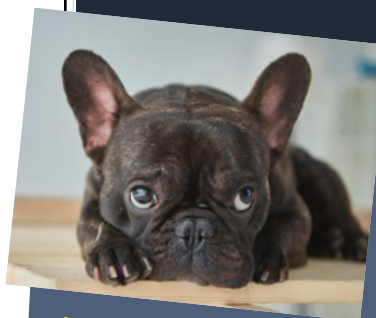
The brave astronauts of Apollo 11 Mission did not have life insurance. They autographed items for their loved ones in case they didn't come back. Thank goodness things have changed since then!

06



It is possible to ensure body parts—actors, athletes, models, and artists are some of the professionals who have taken out policies on specific body parts.

03



In 2019 the total value of dog bite claims was nearly \$800 million.



09

The legend of the Loch Ness Monster has endured for as long as anyone can remember. A well-known whisky maker once announced that they would give anyone £1 million if they could prove the existence of, and capture, Nessie. Naturally, they looked to secure an insurance policy to underwrite the contest. Lloyd's in London showed interest but stated they would only pay out if they could take full ownership of the Monster.

EDUCATION AND CAREER PATHWAYS

If you want to work in the insurance business, you should consider earning a degree that will enrich your experiences and skills. Earning a degree before you start working will help set you up for success. With a bachelor's degree in economics, finance, computer science, marketing, or communications, you will gain proper skills that will help you succeed in a career and provide you with valuable knowledge that you will need to thrive in your role.

COMPUTER SCIENCE/DESIGN

COMPUTER ENGINEER, SOFTWARE DEVELOPER, APP DESIGNER, FRONT END | BACK END DEVELOPER

To keep up with consumers' demands for advanced technology, quick claims processes, and useful mobile apps, insurance companies must also hire computer engineers, software developers, app designers, coders, and more. With a degree in computer science or computer design, you will have the ability to work with the next-generation insurance providers and turn consumer needs into reality.

MATH

ACTUARY, DATA SCIENTIST, UNDERWRITER, MARKET RESEARCH, FINANCIAL ANALYST, PREDICTIVE MODELER, RISK ENGINEER

The insurance industry has several high paying career paths for math majors. Between the analytical abilities fostered by studying math and general proficiency in mathematics, math majors have some of the most widely transferable skills to the Insurance

industry. Data science is about using advanced mathematical modeling to identify potential problems, find solutions, or otherwise guide decision making processes.

ECONOMICS

CLAIMS ADJUSTER, ESTIMATOR, UNDERWRITER, AND RISK CONSULTANT

Studying economics, will allow you to take courses that will develop your ability to understand human behavior, incentives, risk scenarios and mathematical models. Courses include public finance, money and banking, investments, and statistics. Depending on the institution you may be able to earn a bachelor's degree in economics while focusing on certain specialty areas, such as risk management, personal financial planning, or insurance.

FINANCE

BROKER, UNDERWRITER, FINANCIAL ANALYST

If you're thinking about becoming a broker or underwriter for an insurance provider, you will benefit greatly

from earning a bachelor's degree in finance. In the insurance industry, there is a term called the "float." In essence, the float is the money that insurance providers get to hold onto after policyholders pay premiums and make claims. A bachelor's degree in finance will enroll you in courses about accounting, financial analysis, and business law.

MARKETING

MARKETING, ADVERTISING, PUBLIC RELATIONS, COMMUNITY MANAGEMENT, SOCIAL MEDIA, MARKETING ANALYTICS, DIGITAL MARKETING

Insurance companies spend a lot of money on marketing. Competition in the insurance industry is fierce, and good marketing campaigns could be the determining factor in whether a customer chooses your company, or your competitor. Getting a marketing degree will help you understand multiple aspects of marketing, including advertising, public relations, community management, social media tactics, sales, analytics, business law, consumer behavior, and more.

RESOURCES & CONTRIBUTORS

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RESOURCES

COMPANY WEBSITES

Accenture

www.accenture.com/us-en

ACORD

www.acord.org

C. Douglas & Associates

<https://inclusionlearninglab.com/>

COUNTRY Financial

www.countryfinancial.com

MEMIC

www.memic.com

PlüsUltré LLC

www.plusultrelc.net

Progressive

www.progressive.com

State Auto Insurance Companies

www.stateauto.com

Zurich North America

www.zurichna.com/en

COMPANY CAREERS & JOB OPPORTUNITIES

Explore Accenture Careers

www.accenture.com/us-en/careers

ACORD Insurance Technology Career Center

www.careercenter.acord.org/

COUNTRY Financial Careers

www.countryfinancial.com/en/about-us/careers.html

Careers at MEMIC

www.memic.com/about-memic/work-at-memic

Progressive Careers

www.progressive.com/careers/

Careers at State Auto Insurance Companies

www.stateauto.com/careers

Careers at Zurich North America

www.zurichna.com/careers

COLLEGES AND UNIVERSITIES WITH INSURANCE DEGREES AND CERTIFICATIONS

ALABAMA

TROY UNIVERSITY

<http://www.troy.edu>

Degrees Offered:

BSBA; MBA

Major: Risk Management & Insurance

UNIVERSITY OF ALABAMA

<http://www.ua.edu>

Degrees Offered: BA

Major: Finance

ARKANSAS

UNIVERSITY OF CENTRAL ARKANSAS

<http://www.uca.edu>

Degrees Offered: BBA

Major: Insurance & Risk

Management

CALIFORNIA

CALIFORNIA STATE UNIVERSITY

<http://www.calstate.edu>

Program Description:

Certificate in Risk

Management

Curriculum: Risk

Management & Insurance

SAN FRANCISCO STATE UNIVERSITY

<http://www.sfsu.edu>

Degrees Offered: BSBA

Major: Business

Administration

Curriculum: Financial

Services

COLORADO

COMMUNITY COLLEGE OF AURORA

<http://www.ccaurora.edu>

CONNECTICUT

UNIVERSITY OF CONNECTICUT

<http://www.uconn.edu/>

Degrees Offered: BS,

MS, PhD

Major: Risk Management

& Insurance; Actuarial

Science

UNIVERSITY OF HARTFORD

<http://www.hartford.edu>

Degrees Offered: BSBA

Major: Insurance and

Finance

DISTRICT OF COLUMBIA

HOWARD UNIVERSITY

<http://www.howard.edu>

Degrees Offered: BS; BA

Major: Mathematics

with Actuarial Science

Concentration; Insurance

FLORIDA

FLORIDA STATE UNIVERSITY

<http://www.fsu.edu>

Degrees Offered: BS;

MSM; PhD, Major: Risk

Management/Insurance

MIAMI-DADE

COMMUNITY COLLEGE

<http://www.mdc.edu/>

[home/](#)

Program Description:

Insurance Marketing

POLK COMMUNITY COLLEGE

<http://www.polk.edu>

Program Description: Four

days of intensive study

for the Insurance Adjuster

designation of Accredited

Claims Adjuster; Four

days of intensive study

for the designation of

Registered Customer

Service Representative;

Continuing Education.

Curriculum: ACA and

RCSR course; property-

liability insurance

courses including Risk

Management & Insurance

and Insurance Fraud.

UNIVERSITY OF FLORIDA

<http://www.ufl.edu>

Degrees Offered: BS; BA;

MBA. Major: Business

Administration with Minor

in Actuarial Science;

General Business

(includes courses in

Risk Management and

Insurance); Quantitative

Sciences (includes

Actuarial Science);

GEORGIA

GEORGIA STATE UNIVERSITY

<http://www.gsu.edu>

Degrees Offered: BA; MBA

Major: Risk Management

& Insurance; Actuarial

Science

UNIVERSITY OF GEORGIA

<http://www.uga.edu>

Degrees Offered: BBA

Major: International

Business with an

emphasis in RMI

ILLINOIS

BRADLEY UNIVERSITY

<http://www.bradley.edu>

Degrees Offered: BA

Major: Actuarial Science –

Business Degree; Actuarial

Science – Mathematics

Degree; Risk Management

& Insurance

ILLINOIS STATE UNIVERSITY

<http://www.ilstu.edu>

Degrees Offered: BS

Major: Insurance

Major: Insurance

ILLINOIS WESLEYAN UNIVERSITY

<http://www.iwu.edu>

Degrees Offered: BA

Major: Risk Management

ROOSEVELT UNIVERSITY

<http://www.roosevelt.edu>

Degrees Offered: BS

Major: Risk Management

& Insurance

WILLIAM RAINEY HARPER COLLEGE

[https://www.](https://www.harpercollege.edu/index.php)

[harpercollege.edu/index.](https://www.harpercollege.edu/index.php)

[php](#)

Degrees Offered: AAS

Major: Marketing;

Management

Curriculum: Insurance Principles of Property & Liability Insurance; Commercial Insurance and Financial Statements Interpretation and Analysis

INDIANA

BALL STATE UNIVERSITY

<http://www.bsu.edu>

Degrees Offered: BS

Major: Risk Management

& Insurance; Actuarial

Science; Financial

Mathematics

INDIANA STATE UNIVERSITY

<http://www.indstate.edu>

Degrees Offered: BS

Major: Insurance (Major

and Minor)

MARTIN UNIVERSITY

<http://www.martin.edu>

Degrees Offered: BS

Major: Insurance

IOWA

DRAKE UNIVERSITY

<http://www.drake.edu>

Degrees Offered: BS

Major: Business

Administration in actuarial

science

NORTHWEST IOWA COMMUNITY COLLEGE

<http://www.nwicc.edu>

Degrees Offered: AAS

Major: Insurance Services

Management

COLLEGES AND UNIVERSITIES

WITH INSURANCE DEGREES AND CERTIFICATIONS

KANSAS

**HUTCHINSON
COMMUNITY COLLEGE**
<http://www.hutchcc.edu>

Degrees Offered: AAS
Major: Applied
Management/Insurance
or Insurance Clerk
concentration

KENTUCKY

**EASTERN KENTUCKY
UNIVERSITY**
<http://www.eku.edu>

Degrees Offered: BS; MS
Major: Insurance and
Risk Management; Loss
Prevention and Safety

LOUISIANA

**UNIVERSITY OF
LOUISIANA AT
LAFAYETTE**
<http://www.louisiana.edu>

Degrees Offered: BSBA
Major: Finance; Insurance
and Risk Management

**UNIVERSITY OF
LOUISIANA AT MONROE**
<http://www.ulm.edu>

Degrees Offered: BBA
Major: Insurance

MARYLAND

WALDEN UNIVERSITY
<http://www.waldenu.edu>

Degrees Offered: MBA
Major: Finance/Risk
Management/Insurance

MASSACHUSETTS

**BOSTON UNIVERSITY
METROPOLITAN COLLEGE**
<http://www.bu.edu/met>

Degrees Offered: MS
Major: Insurance
Management; Actuarial
Science (concentration in
Insurance)

**NEW ENGLAND COLLEGE
OF FINANCE**
<http://www.finance.edu>

Degrees Offered: ABA
Major: Insurance: Property
and Casualty; Insurance:
Life and Health

MICHIGAN

**FERRIS STATE
UNIVERSITY**
<http://www.ferris.edu>

Degrees Offered: BS
Major: Applied Math/
Actuarial Science

**MICHIGAN STATE
UNIVERSITY**
<http://www.msu.edu/>

Program Description:
Certified Workers'
Compensation Professional
(CWCP)

MINNESOTA

**ST. CLOUD STATE
UNIVERSITY**
<http://www.stcloudstate.edu>

Degrees Offered: BS
Major: Insurance

**UNIVERSITY OF
MINNESOTA TWIN CITIES**
<http://www1.umn.edu>

Degrees Offered: BSB
Major: Actuarial Science

**UNIVERSITY OF ST.
THOMAS**
<http://www.stthomas.edu>

Degrees Offered: BS
Major: Actuarial Science

MISSISSIPPI

DELTA STATE UNIVERSITY
<http://www.deltastate.edu>

Degrees Offered: BBA
Major: Finance

**MISSISSIPPI STATE
UNIVERSITY**
<http://www.msstate.edu>

Degrees Offered: BBA
Major: Insurance, Risk
Management, and
Financial Planning

**UNIVERSITY OF
MISSISSIPPI**
<http://www.olemiss.edu>

Degrees Offered: BBA
Major: Insurance and Risk
Management

MISSOURI

**MISSOURI STATE
UNIVERSITY**
<http://www.missouristate.edu/>

Degrees Offered: BS
Major: Insurance and
risk management;
Mathematics/Actuarial
Mathematics option
Curriculum: Property
and Liability Insurance;
Life Insurance; Risk
Management; Actuarial
Science

NEBRASKA

**UNIVERSITY OF
NEBRASKA BUSINESS
ADMINISTRATION –
CENTER FOR INSURANCE
AND RISK MANAGEMENT**
<https://business.unl.edu>

NEVADA

**UNIVERSITY OF NEVADA,
LAS VEGAS**
<http://www.unlv.edu>

Degrees Offered: BS
Major: Business
Administration/Finance
with Minor in Risk
Management & Insurance

NEW JERSEY

**THOMAS EDISON STATE
COLLEGE**
<http://www.tesc.edu>

Degrees Offered: ASM;
BS; MS
Major: Insurance (ASM);
Business Administration/
Insurance (BS); MS
(Management)

NEW MEXICO

**NEW MEXICO STATE
UNIVERSITY**
<http://www.nmsu.edu>

Degrees Offered: BBA
Major: Finance with
General Finance Option

NEW YORK

EXCELSIOR COLLEGE
<http://www.excelsior.edu>

Degrees Offered: BS
Major: Risk Management
& Insurance

ST. JOHN'S UNIVERSITY
<http://new.stjohns.edu/>

Degrees Offered: DRI; BS;
MS; MBA
Major: Risk Management
and Insurance; Actuarial
Science; Insurance
Financial Management

NORTH CAROLINA

**APPALACHIAN STATE
UNIVERSITY**
<http://www.appstate.edu>

Degrees Offered: BS
Major: Business
Administration

OHIO

HONDROS COLLEGE
<http://www.hondros.com>

Degrees Offered: AAB
Major: Sales with Major in
Insurance

MIAMI UNIVERSITY
<http://www.miami.muohio.edu/>

Degrees Offered: Not
applicable
Major: Risk Management
and Insurance Minor

**THE OHIO STATE
UNIVERSITY, COLUMBUS
CAMPUS**
<http://www.osu.edu>

Degrees Offered: BSBA;
BA; BS
Major: Business
Administration with
Specialization in Risk
Management and
Insurance; Actuarial
Science

OKLAHOMA

**OKLAHOMA CITY
COMMUNITY COLLEGE**
<http://www.occc.edu/>

Program Description:
Certificate of Mastery
Curriculum: Insurance

**TULSA COMMUNITY
COLLEGE**
<http://www.tulsacc.edu>

Program Description:
Certificate of Achievement
Curriculum: Business,
Insurance – Customer
Service Representative

**UNIVERSITY OF CENTRAL
OKLAHOMA**
<http://www.uco.edu/>

Degrees Offered: BBA
Major: Finance –
Insurance

PENNSYLVANIA

THE AMERICAN COLLEGE
<http://www.theamericancollege.edu/>

Program Description:
Professional Certifications
Curriculum: Chartered
Life Underwriter (CLU);
Chartered Financial
Consultant (ChFC);
Registered Health
Underwriter (RHU);
Registered Employee
Benefits Consultant
(REBC); Chartered
Leadership Fellow (CLF);
Certified Financial Planner
(CFP)

**COMMUNITY COLLEGE
OF ALLEGHENY COUNTY**
<http://www.ccac.edu>

Program Description:
Medical Insurance
Specialist
Curriculum: Claims
Processing

**DELAWARE COUNTY
COMMUNITY COLLEGE**
<http://www.dccc.edu>

Degrees Offered: AAS
Major: Insurance Claims
Adjuster Program

LASALLE UNIVERSITY
<http://www.lasalle.edu>

Major: Risk Management
and Insurance Minor
Curriculum: Risk
Management and
Insurance

MERCYHURST COLLEGE
<http://www.mercyhurst.edu>

Degrees Offered: BA
Major: Business with
Finance Concentration

PENN STATE
<http://www.psu.edu>

Degrees Offered: BS

Major: Mathematics/
Actuarial Science Option;
Actuarial Science;
Insurance Minor

TEMPLE UNIVERSITY
<http://www.temple.edu>

Degrees Offered: BBA;
MS; MBA; PhD
Major: Actuarial Science;
Risk Management and
Insurance

**UNIVERSITY OF
PENNSYLVANIA**
<http://www.upenn.edu>

Degrees Offered: BS;
MBA; PhD
Major: Insurance and Risk
Management; Actuarial
Science; Actuarial
Mathematics

SOUTH CAROLINA

**UNIVERSITY OF SOUTH
CAROLINA**
<http://www.sc.edu>

Degrees Offered: BSBA
Major: Insurance and Risk
Management

TENNESSEE

**MIDDLE TENNESSEE
STATE UNIVERSITY**
<http://www.mtsu.edu>

Degrees Offered: BBA
Major: Finance

**UNIVERSITY OF
MEMPHIS**
<http://www.memphis.edu>

Degrees Offered: BBA
Major: Risk Management
and Insurance

TEXAS

BAYLOR UNIVERSITY
<http://www.baylor.edu/>

Degrees Offered: BBA
Major: Risk Management
and Insurance

**UNIVERSITY OF NORTH
TEXAS**
<http://www.unt.edu>

Degrees Offered: BBA
Major: Insurance

VIRGINIA

**OLD DOMINION
UNIVERSITY**
<http://www.odu.edu>

Degrees Offered: BSBA
Major: Finance

**VIRGINIA
COMMONWEALTH
UNIVERSITY**
<https://business.vcu.edu/>

Degrees Offered: BBA
Major: Finance

WASHINGTON

SEATTLE UNIVERSITY
<http://www.seattleu.edu>

Degrees Offered: BBA
Major: Finance

**WASHINGTON STATE
UNIVERSITY**
<http://www.wsu.edu>

Degrees Offered: BBA
Major: Risk Management
and Insurance

WISCONSIN

**CHIPPEWA VALLEY
TECHNICAL COLLEGE**
<http://www.cvtc.edu/>

Program Description:
Insurance Pre-licensing
Education Certificate
Curriculum: Agency/Sales

**UNIVERSITY OF
WISCONSIN – MADISON**
<http://www.wisc.edu>

Degrees Offered: BBA;
MS; MBA; PhD
Major: Actuarial Science;
Risk Management and
Insurance

