



IRMI® **Insights**

Insurance and Risk Management Perspectives Available Only from IRMI

Solving the Insurance Industry Talent Crisis by Investing in Risk Management and Insurance Graduates

By *Brenda Wells, Ph.D., CPCU, AAI*

September 2015

The talent crisis in the insurance industry, caused largely by impending baby boomer retirements, was described in the first edition of this paper, published by IRMI in 2009. Much attention to this crisis has since been paid in academic and practitioner literature, including McKinsey and Company (2010), Cole and McCullough (2012), and Karl and Wells (2015). These authors note three pressing issues for our industry: (1) the insurance industry suffers from a poor reputation, (2) high school and college students possess a limited understanding of career opportunities in the insurance industry, and (3) a limited pool of talent has sufficient training.

How big is the crisis? The number of employees aged 55 and older has increased by about 75 percent in the last decade and is nearly 30 percent higher than the rest of the economy. Meanwhile, only about 25 percent of the insurance workforce is under the age of 35. If the anticipated rate of retirements continues,

the industry will need to fill 400,000 positions by 2020 (McKinsey). With such a large chunk of the work force retiring in the next 10 years, it is arguably more of a talent “cliff” than just a mere “crisis.” Insurance organizations—insurers, agencies, and brokerages—continue to search for solutions to this scarcity of employees in the 25-to-40 year age range.

About the Author

Dr. Brenda Wells, CPCU, AAI, is the Robert F. Bird Distinguished Scholar of Risk and Insurance at East Carolina University. She is a consultant to the industry and a sought-after public speaker. She holds a Ph.D. and B.B.A. in risk management and insurance from University of Georgia and has taught risk management and insurance for over 25 years. An accomplished researcher, she has been published in *Journal of Risk and Insurance*, *Journal of Insurance Issues*, *CPCU Journal*, *Risk Management and Insurance Review*, and others.

The primary source of talented new employees is always the local or regional university. Historically, many insurance organizations have used general college recruiting programs, attempting to persuade students from all disciplines to consider a career in the industry. In the last 5 years, however, most professors of risk management and insurance (RMI) such as the author have noted a marked increase in more targeted recruiting efforts aimed at finding young professionals who are dedicated to the insurance industry. More and more employers, from the very largest to the very smallest, are making hiring from a dedicated collegiate RMI program a real priority.

This article explores why there is value in hiring RMI majors versus other degree holders, the curriculum typically taught by the best programs, how to select a quality RMI undergraduate program from which to recruit, and how you can become involved in supporting RMI education to help both your company and your industry in the future.

Why Hire RMI Majors?

There are at least three reasons that recruiting and hiring young people with an RMI education is a good investment. First, these students have already been sold on the industry so you don't need to convince them of its merits. You simply need to show them

that your company and the opportunity you offer is superior to the other insurance organizations they may be considering. Hiring eager RMI majors is an investment in young people who have dedicated a significant portion of their collegiate studies, and thus their tuition dollars, to learning about insurance. It is a safe assumption that they have a strong underlying interest in the insurance industry.

Second, their dedication to the insurance industry translates into a bottom-line wind-fall for the company through reduced turnover. Some companies spend as much as \$100,000 on a new hire the first year, with salary, benefits, and training. Given that figure, investing in someone who has already committed to the RMI profession just makes good business sense. After taking as many as six to eight insurance and risk management courses, they are much less likely to decide they dislike the industry than someone who has never taken even one.

Third, RMI students have already progressed along the industry learning curve. Students from an RMI program show up for their first day of work with at least some knowledge of what the organization, its business partners, and its clients do, and they understand basic insurance concepts and much of the terminology. This makes them easier to train and allows for faster and

The IRMI Mission

At IRMI, our mission is to be the premier authority in providing expert advice and practical strategies for risk management, insurance, and legal professionals. We will continuously earn our customers' trust and confidence by empowering them with the most reliable and accurate information, maintaining the highest levels of integrity in all that we do, and quickly responding to their needs.

www.IRMI.com

smoother integration into the existing workforce than otherwise might be possible. As a result, they are likely to become productive members of your organization much sooner than most new employees without the education RMI majors receive.

Curriculum: What Do RMI Majors Learn?

Most RMI programs reside in business schools that have core business curriculum requirements (e.g., accounting, economics, finance, management, and marketing). Thus, RMI majors should have a good understanding of fundamental business concepts with concentrated knowledge in RMI. From there, programs vary in terms of the degree offered. Some offer a bachelor of science (B.S.), a bachelor of business administration (B.B.A.), or a bachelor of science in business administration (B.S.B.A.).

The breadth and depth of the RMI curriculum varies considerably from school to school depending on the number of students and faculty involved with the program. Smaller RMI programs will generally require students to take four or five courses that deal directly with topics in RMI, while larger programs may require six to eight.

All RMI students will take a principles of insurance class that focuses on basic concepts. This includes topics such as elements of insurable risk, the types of insurance (e.g., life and health versus property and casualty), how and why insurance is regulated, the functions of insurers (e.g., ratemaking, underwriting, and claims adjustment), the risk management process, basic insurance law principles, and how insurance is marketed and sold. From there, they will typically take a selection of more specific and

detailed courses covering property, casualty, life, and health insurance, the quality of which will vary from school to school. Many also offer one or more risk management courses.

Some schools offer a senior-level capstone course that requires students to analyze a case situation involving either a hypothetical or a real business. The written projects produced in these classes can range from 10 pages to over 50, depending upon the professor and the student.

Three examples of curriculums from East Carolina University, Florida State University, and University of Georgia are shown in Tables 1, 2, and 3, respectively.

Table 1 East Carolina University's RMI Curriculum	
B.S.B.A. in Risk Management and Insurance	
Required courses	
◆	Principles of Risk Management and Insurance
◆	Commercial Liability Insurance
◆	Commercial Property Insurance
◆	Risk Management I
◆	Advanced Insurance Topics
Students then choose 1 of the following	
◆	Risk Management II
◆	Investments
◆	Insurance Market Operations
◆	Topics in Finance
◆	Services Marketing

**Table 2
Florida State University's
RMI Curriculum**

B.S. in Risk Management and Insurance

Required courses

- ◆ Risk Management and Insurance
- ◆ Life and Health Insurance Products
- ◆ Property and Casualty Insurance Products
- ◆ Property and Casualty Insurance Operations
- ◆ Commercial Risk Management

Students then choose two of the following courses

- ◆ Employee Benefit Plans
- ◆ Advanced Property and Casualty Insurance
- ◆ Wealth Management
- ◆ Legal Aspects of Insurance
- ◆ Risk Management/Insurance Internship

Programs offered by The Institutes and the National Alliance for Insurance Education & Research also make it possible for students to graduate with credit for one or more parts of a professional designation series such as Chartered Property and Casualty Underwriter (CPCU) or Certified Insurance Counselor (CIC). Some professors even provide

grade incentives or study sessions to help students prepare for such exams. Industry support is also available in some areas to provide scholarships that cover exam fees and books for professional designations. As a result, it is not uncommon for students to graduate with two or more parts of the CPCU or CIC program behind them. Additionally, the general business courses they take prepare them for additional CPCU courses, and you are wise to encourage recent RMI graduates you hire to take them early—while the knowledge is fresh.

**Table 3
University of Georgia's
RMI Curriculum**

Bachelor of Business Administration in Risk Management and Insurance

Required courses

- ◆ Risk Management and Insurance
- ◆ Commercial Property and Liability Insurance
- ◆ Employee Benefits
- ◆ Corporate Risk Management

Students then choose one of the following courses

- ◆ The Theory of Interest
- ◆ Life Insurance
- ◆ Advanced Property Insurance
- ◆ Advanced Liability Insurance
- ◆ Insurer Operations and Policy

Ensuring the Best Hire

RMI professors engaged with and interested in the welfare of their students can predict, with considerable accuracy, which RMI majors will succeed and which are likely to drop out of the industry. Their insights can be invaluable. The key is to find those professors and maintain communication with them before making any job offers to candidates. Some of the biggest hiring mistakes result from employers not checking with the RMI faculty before hiring.

Many years ago, a young man came into my classroom with considerable bounce in his step and what can only be described as an extremely cocky edge to his demeanor. He was full of himself that day because he had just been offered a job with First Fidelity Mutual Auto Insurance Company.¹ I knew the student and was familiar with the insurer, and I also knew they were definitely not a good match. The fact that the company hired him was somewhat of a surprise to me.

It took just 3 months, rumors of possible sexual harassment, and the threat of a lawsuit for the company to learn what I could have told them in the beginning: that particular student lacked the maturity and attributes required to succeed in the insurer's corporate culture.

Even the largest RMI programs in the country are still small enough that most faculty know their students pretty well. Educate those faculty a bit about what you're looking for, and odds are there's a professor who can point you

in the right direction. They want to find the perfect match for students, not only because that's essential for the student's success, but they also want you to come back again and again to hire more of them.

Where Are the RMI Programs?

Some colleges and universities offer insurance or risk management courses as part of their business education curriculums. At most of these schools, one or two courses might be offered that allow a student majoring in accounting or finance, for example, to gain some exposure to risk and insurance topics. A much smaller number of schools actually offer a degree, a minor, or a full major in RMI. Obviously, those students who actually major in RMI will be the ones most committed to the industry and with the most knowledge of insurance and risk management concepts and terminology.

IRMI publishes a detailed [*Directory of RMI Programs at U.S. Colleges and Universities*](#), including information on how to contact them. If you have suggestions for additions, deletions, or corrections to the list, please [contact IRMI](#), and they will be considered for a future update of the directory.

Affiliation with any of these academic programs can provide first access to the best trained talent available in terms of college graduates. It's a great investment from a hiring standpoint with the extra benefit of building your company's brand with all those students and professors (all of whom buy or will buy insurance in the near future for themselves or possibly even their employers).

¹Company name changed to protect the innocent.

Assessing the Quality of an RMI Program

There is no magic measure of quality when it comes to any college degree program. There are some published rankings of programs in RMI, but they have some limitations. Sometimes they even include RMI programs that haven't been actively producing undergraduate majors for years in their "nationally ranking" program! This begs the question, "What is really important in assessing the quality of a collegiate program?" The quality of an education is difficult to measure until after the fact, but certain factors will provide an indication of a program's quality.

Accredited College or University

At a minimum, any school under consideration should at least be regionally accredited. There are several regional accrediting bodies that oversee universities for quality and academic rigor. There is also an international accrediting body that typically has more rigorous accreditation standards. The international accrediting

organization for business schools is the Association to Advance Collegiate Schools of Business. A list of regional and national accrediting agencies is available on the [U.S. Department of Education's website](#).

Long-Term Career Success of Graduates

The best source of information about the quality of a program is the graduates who have been through it. An assessment of career success at 5, 10, and 15 years after graduation will give some indication of how well trained the students were in the beginning. Also, taking a look at how students speak about their education and rate it can provide invaluable insights into a program's quality. Most any reputable program should be able to provide the names and contact information of a few alumni who can speak about the program and its merits.

Quality of Faculty

As every practitioner knows, no amount of degrees or letters at the end of someone's name makes them real-world savvy or ensures

Free Insurance Glossary

Access the [Glossary of Insurance and Risk Management Terms](#) on the IRMI website at absolutely no cost. With definitions of more than 3,200 terms, and translations of hundreds of risk and insurance acronyms and abbreviations, it is perhaps the most complete and current insurance glossary available anywhere.

RMI professors: Link to the glossary on your department website to make this resource available to your students.

A print edition of this [insurance and risk management glossary](#) is also available.

an ability to provide a solid, quality education to a 20-year-old college student. Quite frankly, many universities (especially the top-tier, “big” schools) don’t encourage faculty to pursue practical training in business fields. What those schools expect is “basic” academic research published in journals that have little or no practical application in the RMI world.

I think the best way to gauge the faculty is simply to meet them. Talk about what’s important, including the other factors that are listed here and their background and education, and learn about their philosophy on teaching. Here is a key question to ask yourself: do the faculty members seem happy to meet you and excited about sharing the program information with

you? Or were they too busy to meet with you, talk on the phone, or at least correspond with you by e-mail? If that’s the case, you can probably assume they are also too busy to engage with students, and that’s never a good sign.

Who Teaches the Classes?

Another area for consideration is who teaches the classes. Get a list of the required courses, find out who usually teaches them, and then check their credentials. There are typically three types of instructors used at the college level: full-time faculty, adjunct faculty, and graduate students.

- ◆ **Full-time faculty.** Full-time faculty usually have tenure or are on the track toward achieving tenure and hold a Ph.D. or a D.B.A.² Some hold advanced professional designations (e.g., CPCU, ARM, CRIS, or CIC), which is a good sign.
- ◆ **Adjunct faculty.** These are part-time faculty hired to teach a particular course or courses. At an accredited school, they will either have a master’s degree, or they’ll have many years of relevant practical experience coupled with some advanced professional designations.
- ◆ **Graduate students.** Graduate students are typically pursuing a Ph.D. and are often used to teach undergraduate classes. Many have real-world experience they can bring to the classroom and some have obtained or are working toward advanced professional designations.

Free E-mail Newsletters from IRMI

IRMI Update

- Stimulating Commentary
- Risk Tips
- Risk Management Articles

D&O Compass

- D&O Trends
- D&O Market Developments
- D&O Practice Tips

Personal Lines Pilot

- Commentary on Industry Practices
- Tips You Can Use
- Case of the Month

IRMI Construction Risk Manager

- Industry Trends
- Risk Management Tips
- Educational Events

Sign Up on IRMI.com

²Ph.D. is doctor of philosophy, and D.B.A. is doctor of business administration.

There is no magic formula to be cited that X percent of classes should be taught by full-time faculty, and Y percent should be taught by adjunct faculty. A Ph.D. who has never worked in insurance may have taken steps to get educated about the “real world” enough to be very valuable in the classroom. An adjunct lecturer with 20 years of “real-world” experience may be a poor communicator who cannot transfer his or her wealth of knowledge to the students. A graduate student may be pursuing a Ph.D. for the sole purpose of becoming a researcher and thus may have very little interest in dealing with undergraduates. So how do you assess the quality of the instruction?

In addition to talking with former graduates of the program, Internet sites allow current students to rate their professors. Understanding that these sites tend to generate the most positive comments as well as the most negative ones (a student has to feel pretty strongly about someone to take the extra step of evaluating a faculty member online), these can provide some valuable information about the quality of the teaching. The most commonly noted one is [Rate My Professors](#).

Many professors now put their curriculum vitae online. Peruse those and look for evidence of outstanding teaching awards and commendations. Also look at any posted course syllabi and project instructions to get a feel for the kind of rigor the professor is demanding from students.

Lastly, at many schools, a faculty member’s teaching evaluations are available for viewing (they are usually subject to the Open Records Act). It is possible to ask to see those.

Free Articles and Videos on Captive Insurance

Captive.com is the oldest and most respected alternative market and captive insurance information source on the Web. Access is free.

- Articles on captive insurance
- Videos discussing captive insurance concepts
- Job postings in the captive insurance field
- Captive insurance news

www.captive.com

When reviewing records of opinion on a professor’s teaching, remember that professors who demand a lot may take an inordinate amount of criticism from students who have no desire to work hard in school. The best way to judge evaluations across different classes or semesters is to look for recurrent themes in the comments. If you constantly see “cares about her students” or “really knows his stuff, very smart guy,” that’s far preferable to “Why is this person even a teacher?” or “refuses to help students understand the material.”

Job Placement

Ask this simple question: “*Of the students who are employable,³ how many have jobs at graduation?*”

³Someone who is unemployable and whose success really shouldn’t be factored into the school’s placement rate might be a person with a felony record or who has demonstrated a refusal to grow professionally in terms of ethical behavior. There should be very few of these.

The demand for young people in our field has been at a record high, and my peers at other institutions and I agree that there's a near 100 percent employment rate for students *who are employable*. In today's market, anything less than that is really surprising and should make you question the quality of a program. Also, find out what kind of career services are being offered to students before and after graduation.

One word of advice on hiring—hire early! Many of your hiring competitors begin the recruiting process 8 to 9 months in advance. May graduates are often wooed, interviewed, and hired by December of the previous year. It pays to start early for the best talent selection.

Internships

Internships offer a great way to “test-drive” students before actually employing them. You can put students to work in your organization to see how they perform and how well they fit into your culture. This also allows students to learn your organization and gauge whether or not it is one by which they would like to be employed. If they like your organization, you will have little trouble recruiting them upon graduation. If they don't fit in, you avoid an expensive hiring mistake. Internships offer win-win propositions to both employers and students.

Depending on your area of the country, you should prepare to pay an absolute minimum of \$10 an hour for an intern. Interns' salaries can be as high as \$20–\$25 per hour with housing provided. And by all means, start recruiting early for interns! If you wait until April to look for summer intern candidates, you are likely to miss out.

Why the Scarcity of RMI Programs?

Given the significant role that insurance plays in the economy, doesn't it seem strange that there are only a couple of dozen truly dedicated RMI programs in the United States? Of critical importance to the future of our industry and its talent supply is encouraging the ongoing success of the existing RMI programs, as well as encouraging new programs when and where we can.

Insurance, like real estate or financial services, is considered a “specialty” program in academia. Sometimes referred to as a “boutique” program, these are easy to cut when budget crunches hit. Most public universities look at only the number of warm bodies in the classrooms today, rather than how quickly and easily the students find employment, the potential for growth of an academic program, or where alumni ultimately end up working.

There has been considerable growth in RMI programs over the last decade. East Carolina University began its program “from scratch” in the fall of 2009 and has grown to over 80 students today. It does my heart good to see new programs continuing to pop up—University of Texas at Dallas launched its new program in the fall of 2015.

Most schools create an RMI program because the insurance industry demands it. The agents, brokers, and insurers speak out in a unified voice to say, “We value this; we need it; and we'll support it.” East Carolina, for instance, began its program with a sizeable endowment from the Independent Insurance Agents of North Carolina and continues to enjoy generous support from the agents as

well as the North Carolina Surplus Lines Association.

Interestingly enough, collegiate insurance education has a benefit other than just supplying talent to the industry; it also has the benefit of improving our industry's image and reputation. Wells, Epermanis, and Gibson (2015) found that just one class in insurance significantly and positively improves perceptions of the property-casualty insurance industry. Since many business students will take an insurance class as an elective, this enhancement of the industry's reputation can cause students who are not RMI majors to be more easily recruited into the industry.

If you care about keeping programs like these alive, start making your voice heard. Here are the ways you can really make a difference in supporting and encouraging RMI education.

- ◆ Find the program in your area, get to know the faculty, and make sure they know who you are. Ask to sit in on a class sometime and meet some students. Invite a professor to go with you to a local professional association monthly meeting. Even just an occasional e-mail or note that includes an interesting article about trends in the industry will keep your name in their minds.
- ◆ Give the students first shot at any part-time or temporary jobs for which they might be qualified. Send the job posting to the professor, and ask him or her to post it. Students often need extra money and are willing to perform a variety of tasks. I have seen students bartend and serve at private parties, help with moving a house or an office, babysit, and even save the day

when an emergency receptionist was needed. You might become some student's new hero, and you might find a steady worker in the process.

- ◆ When you have full-time positions to fill, include the professors in those postings. They may know an alumnus who has just the amount of experience you seek. But don't sell short an "inexperienced" college student, either. You may find exceptional maturity and refined skills where you least expect them. Even if you don't find the right person this time, you've still done a service in terms of promoting opportunities in our industry and with your firm. When students sense there is a good chance for rewarding employment associated with a particular major, they will gravitate toward that major. Therefore, hiring RMI majors—or even attempting to—will encourage younger students to consider pursuing an RMI degree.

A Wealth of Free Information on IRMI.com

- 1,700+ risk and insurance articles
- Glossary of 3,200+ insurance terms
- Risk & Insurance Resource Directory

For students of the business, both young and old!

www.IRMI.com

- ◆ Participate in school-sponsored events *even when you aren't hiring*. Be as visible as you can on the campus, so that administrators, professors, and students are reminded there is opportunity and interest in the insurance industry for great talent. This provides the added benefit of promoting your brand with these young people.
- ◆ Volunteer your time and your company resources when you can. The following are a few examples of ways to help.
 - ◇ Offer to host an intern for a day or a summer.
 - ◇ Mentor a student by inviting him or her to lunch once a month.
 - ◇ When litigating a claim, invite a class of students to sit in the courtroom and observe how “real” insurance law works.
 - ◇ Talk to the faculty and find out exactly what projects and activities need funding and make that support a regular part of your company’s charitable, marketing, or recruiting budget.
- ◇ When you’ve just wowed a group of employees or investors with a presentation, send a copy to the professors. See if they need that same presentation given to a class, but don’t be offended if they decline your offer. Professors are bombarded with these offers and have to say no to most, but sometimes the topic you can present is exactly what the course curriculum calls for.
- ◇ Share the juicy details of a really bizarre claim (names excluded, of course) with a professor who can use it as an example in class.
- ◆ Make it a periodic habit to write a letter to one university administrator expressing your support for dedicated RMI education programming. Copy the chancellor, the president, the provost, or college of business dean, and even the members of the board of regents.

If the school has an RMI program, tell them how much you appreciate it. If the school does not have one, tell them how much you would appreciate one if they built it. At the very least, encourage them to offer an introductory principles of insurance course to start teaching students about this fascinating industry that offers formidable career opportunities. The benefits of such a course offering are more informed consumers, enhanced industry image, easier recruiting, and better job candidates.

When you’ve run out of people to write letters or send e-mails to at the local universities and community colleges, start on the

Risk & Insurance Certifications from IRMI

- Construction Risk & Insurance Specialist (CRIS)
- Agribusiness & Farm Insurance Specialist (AFIS)
- Management Liability Insurance Specialist (MLIS)

high schools. Let their career counselors know about all the opportunities there are in this industry that the uninformed consider “unsexy.” Make yourself available to visit with students who may be good candidates for jobs in the field.

Let your state’s board of higher education and your state legislators know how important these programs are, too. Either send a letter directly to them or copy them on the letters you send to others. Be diligent about this exercise because the squeaky wheel in an education bureaucracy often gets the grease.

- ◆ Encourage your trade groups and professional organizations to support and promote

RMI education in your area. Whether it’s a local Chartered Property Casualty Underwriter, Chartered Life Underwriter, Certified Financial Planner, Risk and Insurance Management Society, or other association chapter, there is strength in numbers. Invite students to your conferences. Treat students to lunch at your monthly meetings. Offer to develop a mentoring program for budding young RMI experts who are still finishing their degrees. Seeing a group of professionals who are enthusiastic and energetic about their careers goes a long way toward encouraging undergraduate students to choose one major over another.

- ◆ When making donations to a college or university, earmark your donation specifically

About IRMI®

For over 35 years, International Risk Management Institute, Inc. (IRMI), has been a premier provider of practical and unbiased risk management and insurance information to corporations, law firms, government, and the insurance industry. This information is developed by the most experienced research and editorial team in insurance reference publishing in partnership with a host of industry practitioners who work with us. We take great pride in giving you up-to-date, objective, and practical strategies, tactics, and solutions to help you succeed and prosper in a changing insurance and risk management environment. You can obtain this information in the books, reference services, and newsletters we publish in a variety of print and electronic formats, our online continuing education courses, and our webinars and conferences.

Your Resource for Risk and Insurance Solutions™

[Books, Newsletters, and Reference Publications](#)

[Insurance Prelicense \(Exam Prep\) Courses](#)

[Insurance Continuing Education \(CE\) Courses](#)

[Risk and Insurance Webinars](#)

[Free Risk and Insurance E-mail Newsletters](#)

[IRMI Conferences](#)

to RMI programs at your chosen school. Universities do not route donations to small programs unless instructed to do so. If your chosen school has a large RMI program, you may want to go even further to determine which of several possible scholarship or project funds are most in need of support, and then designate your contribution for that specific fund.

And don't think of this giving as charity, but instead think of it as part of your recruiting or advertising budget. The dollars you spend on having name recognition with tomorrow's college graduates,

particularly RMI graduates, will be very well spent.

Conclusion

Our talent "cliff" still looms ahead, but much progress has been made to avert (or at least reduce) the impending disaster. More and more industry professionals are hiring from dedicated RMI programs and letting university administrators know that RMI programs *are important*. Support for RMI higher education is, in my estimation, at a 25-year high. Please keep that momentum going by supporting your local collegiate RMI program!

Sources:

Cole, Cassandra R., and Kathleen A. McCullough. "The Insurance Industry's Talent Gap and Where We Go From Here." *Risk Management and Insurance Review* 15, no. 1 (2012): 107–116.

Karl, J. Bradley and Brenda Wells. "Improving Perceptions of the Insurance Industry: The Influence of Insurance Professionals." *Risk Management and Insurance Review* (forthcoming, 2015).

McKinsey and Company. 2010. *Building a Talent Magnet: How the Property and Casualty Industry Can Solve Its People Needs*. <http://www.aamga.org/files/hr/BuildingaTalentMagnet.pdf>.

Wells, Brenda, Karen Epermanis, and Jack P. Gibson. "The Effect of Insurance Education on Consumer Attitudes: A Study of the Property/Casualty Industry." *Journal of Financial Education* (forthcoming, 2015).



Opinions expressed herein are those of the author and are not necessarily held by the author's employer or IRMI. This publication does not give legal accounting, or other professional advice. If such advice is needed, consult with your attorney, accountant, or other qualified adviser.

Copyright 2015. All Rights Reserved.
International Risk Management Institute, Inc.
12222 Merit Drive, Suite 1600 • Dallas, TX 75251 • (972) 960-7693 • www.IRMI.com