

# FOCUS ON

# INSU

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## Association helps women excel in insurance industry

If one sector of the job market can be sure to grow in the near future, it's the insurance industry. For women working their way to the management level, a wealth of resources are available.

"Our strongest asset is our networking for members, through our web site and our meetings," says Ann M. Murphy, Chicago Network Liaison for the Association of Professional Insurance Women. Founded in 1976, APIW's mission is "to provide women in the insurance industry with opportunities for professional development and assistance in advancing their careers." The New York based organization has a large chapter in Chicago—65 members—drawing from the many insurance firms headquartered in the area.

The APIW has helped many women break much of the inertia in advancement at the management level, according to Murphy. "I started out 13 years ago at a small company that no longer exists because of mergers and acquisitions. There were very few women in leadership roles there, but that changed by the time that I left. There were times when I'd go to conferences and I'd be the only woman there, so it has radically changed since then."

Murphy credits the association's networking opportunities for her current position as a vice president and Director of Marketing for Prairie State Administrative Services, Inc., a division of Aon Corporation.

Murphy feels the issues facing women insurance professionals are probably the same as in any other field. "It's learning what you have to do to get to the top of your field, what kind of skills and training are appropriate for the job. There has been a lot of discussion within APIW about mentoring, and how to get that to work. There's also the issue of networking, putting members in touch with new job opportunities. Over the past three years, mentoring and networking have been the main topics of discussion."

The APIW has several programs for members, from chapter luncheons to workshop and conferences, and an online job bank and discussion groups at its Web site, [www.apiw.org](http://www.apiw.org). The association also offers contacts through its affiliation with several other professional organizations in insurance, risk management and finance.

An active scholarship program recognizes women graduate and undergraduate students in insurance and related studies. The Chicago chapter works with Illinois State University's Katie School of Insurance and Financial Services to help graduates network into the field.

The insurance industry has undergone major shifts in the past few years. Insurance companies now offer investment products and brokerage services, which means constant changes at the management level.

"Because these new services require more training, that means we are recruiting a higher level of potential employees out of college, which I think is a tremendous opportunity for women," says Murphy. "We are doing a much better job of appealing to a more diverse employee work force that's more well-rounded and able to take on new types of work. You have to have a much broader skill set, especially for business insurance where it's more likely to be a team of people working with a single client. You need to be able to absorb a lot more information, and to be able to coordinate with all the new products that are out there now."

Murphy says that these days her profession has more variety than in the past. "The thing about insurance is that it's not just writing policies; it gives you the opportunity to learn about all the different aspects of business. The industry now has jobs for lawyers, accountants, actuaries and computer programmers. You can learn a lot about how a business works by coming to understand its risks, and it's the same way for personal and family insurance."

Like any other field, the insurance industry has suffered growing pains in moving from a male-dominated profession. As late as the 1980's, some women customer service representatives were still called "girls" and not allowed to go to business lunches. Things at the field level are very different today: the Bureau of Labor Statistics' report "Highlights of Women's Earnings in 2002" shows 211,000 women working in insurance sales, versus 197,000 men, although their average salaries still lag behind at 66.5 percent of what men earn. Women far outnumber men as insurance adjusters and examiners, 334,000 to 133,000, with their earnings at 77.2 percent of men's.

Much of the growth in the business is likely to be in management, financial specialties and, information technology. Murphy says, "There's a great deal of opportunity in this industry. I have a lot of optimism about opportunities for young people because of the impact of technology on our business."

— Mark McDermott



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