



INSURANCE UNDERWRITER

Review individual applications for insurance to evaluate degree of risk involved and determine acceptance of applications.

Knowledge and Skills Needed for this Career

In addition to courses required for high school graduation, essential skills and knowledge needed for a career as an insurance underwriter are reinforced by taking rigorous and relevant courses, as well as participating in work-based experiences and student organization activities.

(See the Sample Personal Plan of Study for suggested coursework, activities, and knowledge and skills to pursue in preparation of an occupation in this Career Cluster.)

Education Requirements

Occupation	Percent of Missouri employees aged 25 to 44 in the occupation whose highest level of educational attainment is:		
	High School or Less	Some College	Bachelor Degree or More
Insurance underwriters	15.7%	31.6%	52.8%
Financial Specialists	11.6%	26.3%	62.1%
Business & Financial Operations	15.5%	29.6%	54.9%

Most Common Educational/Training Level: Bachelor's degree

Apprenticeships are available for more than 240 occupations. Visit www.oa.doleta.gov/bat.cfm

Note: Be sure to learn whether your occupation has a specific requirement for education or licensing.

National and State Wage Information

Location	Pay Period	2007		
		Entry*	Median	Experienced**
United States	Hourly	\$20.04	\$26.22	\$35.43
	Yearly	\$41,700	\$54,500	\$73,700
Missouri	Hourly	\$18.39	\$24.24	\$33.01
	Yearly	\$38,300	\$50,400	\$68,700

Based on (*) lower 25% and (**) upper 25% percentile of wages

National and State Employment Trends

Insurance Underwriter	Employment		Percent Change	Job Openings*
	2006	2016		
United States	104,500	111,100	+ 6%	3,460
Missouri	2,260	2,500	+ 11%	60

*The estimate for Job Openings includes both turnover that results from people who leave the occupation (e.g. quit, retire, death) and new jobs that are created.

Educational Opportunities

Note: This list may not be all inclusive. For more information about Missouri schools and programs, visit www.dhe.mo.gov

Missouri State University

Springfield, MO

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www.missouristate.edu



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