



TORQ Analysis of Insurance Sales Agents to Personal Financial Advisors

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Sales Agents	41-3021.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Personal Financial Advisors	13-2052.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:								96			
Ability TORQ			Skills TORQ			Knowledge TORQ					
Level			97	Level			94	Level			
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Number Facility	64	14	68	Management of Financial Resources	74	30	86	No Knowledge Upgrades Required!			
Written Expression	59	8	75	Critical Thinking	76	11	82				
Oral Expression	66	4	78	Mathematics	77	12	75				
Oral Comprehension	60	3	78	Active Learning	73	9	75				
Mathematical Reasoning	48	2	62	Active Listening	78	7	95				
Selective Attention	39	2	50	Operations Analysis	48	7	69				
				Writing	68	5	70				
				Systems Analysis	19	4	75				
				Science	14	3	71				
				Reading Comprehension	70	2	84				
<p>LEVEL and IMPT (IMPORTANCE) refer to the Target Personal Financial Advisors. GAP refers to level difference between Insurance Sales Agents and Personal Financial Advisors.</p>											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Sales Agents	Personal Financial Advisors	Importance
Oral Comprehension	57	60	78
Oral Expression	62	66	78
Written Comprehension	57	57	75
Written Expression	51	59	75
Problem Sensitivity	53	51	75



Inductive Reasoning	51	50	72
Speech Clarity	46	44	72
Deductive Reasoning	62	62	68
Number Facility	50	64	68
Speech Recognition	53	48	68
Mathematical Reasoning	46	48	62
Near Vision	62	51	62
Category Flexibility	48	42	59
Information Ordering	48	46	56
Fluency of Ideas	46	42	50
Originality	46	39	50
Selective Attention	37	39	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Insurance Sales Agents	Personal Financial Advisors	Importance
Active Listening	71	78	95
Management of Financial Resources	44	74	86
Reading Comprehension	68	70	84
Critical Thinking	65	76	82
Mathematics	65	77	75
Active Learning	64	73	75
Systems Analysis	15	19	75
Science	11	14	71
Writing	63	68	70
Operations Analysis	41	48	69

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Insurance Sales Agents	Personal Financial Advisors	Importance
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Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Sales Agents	Personal Financial Advisors	Description	Insurance Sales Agents	Personal Financial Advisors
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	4%	1%	Professional Degree	0%	1%
6-8 years	8%	3%	Post-Masters Cert	0%	0%
4-6 years	2%	12%	Master's Degree	0%	0%
2-4 years	1%	41%	Post-Bachelor Cert	0%	9%
1-2 years	28%	5%	Bachelors	5%	44%
6-12 months	2%	0%	AA or Equiv	16%	17%
3-6 months	0%	0%	Some College	24%	10%
1-3 months	3%	0%	Post-Secondary Certificate	17%	0%
0-1 month	2%	0%	High School Diploma or GED	31%	15%
			No HSD or GED	3%	0%



None	46%	35%
Insurance Sales Agents	Personal Financial Advisors	
Most Common Educational/Training Requirement:		
Bachelor's degree	Bachelor's degree	
Job Zone Comparison		
3 - Job Zone Three: Medium Preparation Needed	3 - Job Zone Three: Medium Preparation Needed	
Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.	Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.	
Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.	
Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.	

Tasks

Insurance Sales Agents	Personal Financial Advisors
Core Tasks	Core Tasks
<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time. • Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems. • Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data. • Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information. 	<p>Generalized Work Activities:</p> <ul style="list-style-type: none"> • Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail. • Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts. • Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. • Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data. • Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form. • Provide Consultation and Advice to Others - Providing guidance and expert advice to management or other groups on technical, systems-, or process-related topics.
Specific Tasks	Specific Tasks
<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> • Attend meetings, seminars and programs to learn about new products and services, learn new skills, and receive technical assistance in developing new accounts. • Calculate premiums and establish payment method. • Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries. • Confer with clients to obtain and provide information when claims are made on a policy. • Contact underwriter and submit forms to obtain binder coverage. 	<p>Occupation Specific Tasks:</p> <ul style="list-style-type: none"> • Analyze financial information obtained from clients to determine strategies for meeting clients' financial objectives. • Answer clients' questions about the purposes and details of financial plans and strategies. • Authorize release of financial aid funds to students. • Build and maintain client bases, keeping current client plans up-to-date and recruiting



- Customize insurance programs to suit individual customers, often covering a variety of risks.
- Develop marketing strategies to compete with other individuals or companies who sell insurance.
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.
- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Explain necessary bookkeeping requirements for customer to implement and provide group insurance program.
- Inspect property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.
- Install bookkeeping systems and resolve system problems.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.
- Perform administrative tasks, such as maintaining records and handling policy renewals.
- Plan and oversee incorporation of insurance program into bookkeeping system of company.
- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Select company that offers type of coverage requested by client to underwrite policy.
- Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including automobile, fire, life, property, medical and dental insurance or specialized policies such as marine, farm/crop, and medical malpractice.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- calculate insurance premiums or awards
- calculate rates for organization's products or services
- communicate visually or verbally
- compute financial data
- conduct sales presentations
- determine customer needs
- evaluate degree of financial risk
- fill out business or government forms
- follow contract, property, or insurance laws

new clients on an ongoing basis.

- Collect information from students to determine their eligibility for specific financial aid programs.
- Conduct seminars and workshops on financial planning topics such as retirement planning, estate planning, and the evaluation of severance packages.
- Contact clients periodically to determine if there have been changes in their financial status.
- Contact clients' creditors to arrange for payment adjustments so that payments are feasible for clients and agreeable to creditors.
- Determine amounts of aid to be granted to students, considering such factors as funds available, extent of demand, and financial needs.
- Devise debt liquidation plans that include payoff priorities and timelines.
- Explain and document for clients the types of services that are to be provided, and the responsibilities to be taken by the personal financial advisor.
- Explain to individuals and groups the details of financial assistance available to college and university students, such as loans, grants, and scholarships.
- Guide clients in the gathering of information such as bank account records, income tax returns, life and disability insurance records, pension plan information, and wills.
- Implement financial planning recommendations, or refer clients to someone who can assist them with plan implementation.
- Interview clients to determine their current income, expenses, insurance coverage, tax status, financial objectives, risk tolerance, and other information needed to develop a financial plan.
- Meet with clients' other advisors, including attorneys, accountants, trust officers, and investment bankers, to fully understand clients' financial goals and circumstances.
- Monitor financial market trends to ensure that plans are effective, and to identify any necessary updates.
- Open accounts for clients, and disburse funds from account to creditors as agents for clients.
- Participate in the selection of candidates for specific financial aid awards.
- Prepare and interpret for clients information such as investment performance reports, financial document summaries, and income projections.
- Recommend strategies clients can use to achieve their financial goals and objectives, including specific recommendations in such areas as cash management, insurance coverage, and investment planning.
- Research and investigate available investment opportunities to determine whether they fit into financial plans.



- inspect property
- install computer programs
- interview customers
- maintain records, reports, or files
- make decisions
- make presentations
- motivate people
- obtain information from individuals
- provide customer service
- sell insurance policies
- use accounting or bookkeeping software
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use knowledge of written communication in sales work
- use marketing techniques
- use telephone communication techniques
- use word processing or desktop publishing software

Technology - Examples

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- Allied Financial Software Act4Advisors
- Applied Systems Vision
- Benefits Technology Group SalesLogix
- CPU Tracker Software CPU Tracker
- E-Z Data SmartOffice
- Fiserv FSC Manager
- Hoffman Computer Systems Amsoft
- Infospectrum Quick Insure
- InStar Orion
- Insurance Systems WebWriter BackOffice
- Insurance Technologies ForeSight Enterprise
- Tangle S Creations Your Insurance Office

Data base user interface and query software

- Insurance Technology Consultants WOW

Document management software

- Allstar Software Systems Kofax

Electronic mail software

- Microsoft Outlook

Enterprise resource planning ERP software

- Review clients' accounts and plans regularly to determine whether life changes, economic changes, or financial performance indicate a need for plan reassessment.
- Sell financial products such as stocks, bonds, mutual funds, and insurance if licensed to do so.

Detailed Tasks

Detailed Work Activities:

- account for or dispense funds
- advise clients on financial matters
- advise clients or customers
- analyze applicant's financial status
- analyze financial data
- approve or deny loans
- compare clients' applications with eligibility requirements
- compile data for financial reports
- compile information through interviews
- complete information on loan forms
- compute financial data
- compute payment schedule
- compute property equity
- compute taxes
- conduct financial investigations
- determine program eligibility
- explain what financial assistance is available
- gather relevant financial data
- interview customers
- maintain cooperative relationships with clients
- obtain financial information from individuals
- obtain information from individuals
- perform general financial analysis
- prepare financial reports
- prepare reports
- provide customer service
- review loan applications
- select applicants meeting qualifications
- use computers to enter, access and retrieve financial data
- use interviewing procedures
- use negotiation techniques

Technology - Examples

Analytical or scientific software

- Monte Carlo software

Calendar and scheduling software

- Pimlico Software DateBk

Compliance software

- ComplianceMAX software

Customer relationship management CRM software



- Advantage Information Systems The Agency Advantage
 - Agency management software
 - Agency Master
 - Agency Software AgencyPro
 - AMS Services AMS 360
 - Applied Systems The Agency Manager
 - CoVirt VirtGate
 - DORIS FILESERVERonline
 - FINEOS Insure
 - G2X Agility: Insurance
 - GBS Agency Expert
 - Insurance Technologies Corporation InsurancePro
 - irs-aims MARS
 - LIDP Consulting Services The Administrator
 - MI-Assistant MI Management System
 - NaviSys Front Office
 - North American Software Associates Eclipse
 - Online Database Solutions Agent Intelligence
 - QuickQuote QuickFile Agency Management System
 - Results International Systems Artius Suite
 - Skywire Software Policyware
 - Special Agent
 - Terrace Consulting AgencyInsight
 - Trittech Financial Systems General Insurance Management System GIMS
 - United Systems and Software Individual Life and Health Administration System
 - Vulcan Solutions Vulcan Insurance
- Financial analysis software
- Cygnus Software IncomeMax
 - Insurance analysis software
 - Insurance rating software
 - Underwriting software

- ACT! ACT4Advisors
 - CRM Software Junxure-i
 - DataViz Beyond Contacts
 - eMONEYAdvisor AdvisorPlatform
 - EZ-Data Client Data System
 - Financial Planning Consultants Practice Builder
 - Getting Things Done GTD software
 - IAS software
 - Investigo software
 - Microsoft Business Contact Manager
 - ProTracker Advantage
 - Redtail Technology Our Business Online
 - Web Information Solutions Pocket Informant
- Data base user interface and query software
- Practice management software PMS
- Document management software
- Cabinet NG CNG-SAFE
 - Financeware Finance File Manager
 - ScanSoft PaperPort Pro
 - SunGard LockBox
 - WORLDOX software
- Financial analysis software
- Advent Axys
 - AdviceAmerica AdvisorVision
 - Advisory World ICE
 - ASI Client Acquisition Solution
 - Asset allocation software
 - Brentmark Stock Option Risk Analyzer
 - Cheshire Financial Planning Suite
 - Cygnus IncomeMax
 - Education planning software
 - EISI NaviPlan
 - Estate Capitol Needs Analysis



Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- Desktop computers
- Digital cameras
- Laser printers
- Notebook computers
- Personal computers
- Pen-based computers

- Estate planning software

- ExpenseWatch software

- Finance Logix Education Planner

- Finance Logix Insurance Planner

- Finance Logix Retirement Planner

- Financeware AASim

- Financeware WealthSimulator

- Financial planning software

- Financial Profiles Profiles+ Professional

- Host Analytics Host Budget

- Ibbotson Analyst

- Ibbotson Portfolio Strategist

- Impact PlanLabX3

- IMPACT Wealth Distribution Analysis

- Inuit Quicken

- Investment and business valuation template software

- Investment Scorecard software

- Investment tracking software

- J&L Financial Planner

- MasterPlan software

- Microsoft Money

- MoneyTree Silver Financial Planner (financial analysis feature)

- Morningstar Principia

- Needs analysis software

- Net Worth Strategies Stock Opter Pro

- OmniPlanner software

- Optima IAS

- PIE Technologies MoneyGuidePro

- PlanPlus Pro

- PlanScan Portfolio Pathfinder

- Portfolio management software

- Retirement planning software



- Sawhney ExecPlan
- ScenarioNow RetireNow
- SunGard Frontier
- SunGard PlanningStation
- SunGard WebPlaid
- Tax planning software
- Thomson ONE Advisor
- Torrid Retirement Planner
- Unger Software Methusaleh
- WealthTec AllocationPro
- WealthTec Foundations
- WealthTec WealthMaster

Internet browser software

- Web browser software

Presentation software

- Financial planning presentation software
- Microsoft PowerPoint
- MoneyTree Silver Financial Planner (presentation feature)

Spreadsheet software

- Corel QuattroPro
- IBM Lotus 1-2-3
- Microsoft Excel

Word processing software

- Automatic Data Processing ProxyEdge
- Financial report generation software
- Microsoft Word

Tools - Examples

- 10-key calculators
- Desktop computers
- Notebook computers
- Personal computers
- Personal digital assistants PDA
- Tablet computers



Labor Market Comparison

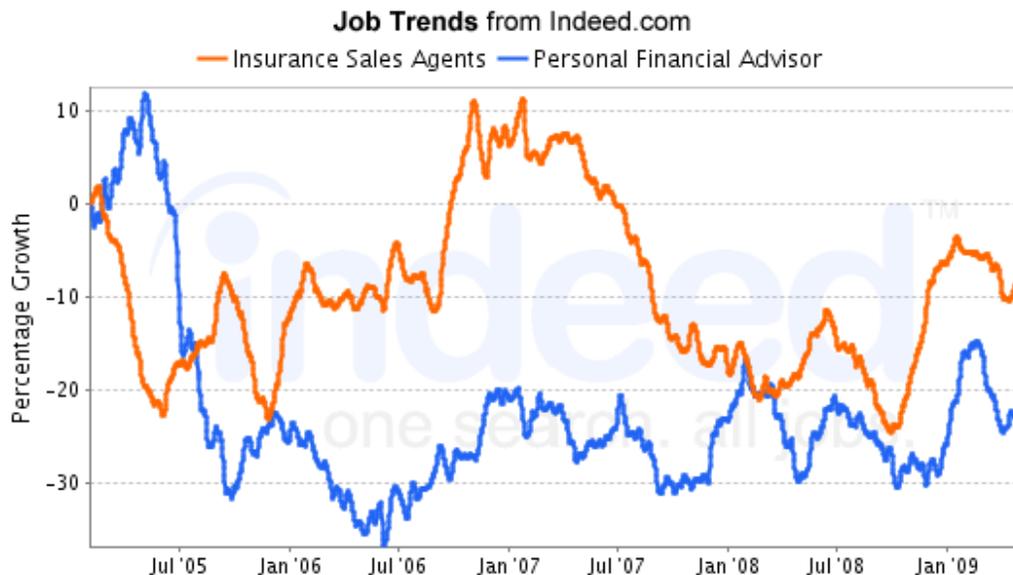
Maine Department of Labor.

Description	Insurance Sales Agents	Personal Financial Advisors	Difference
Median Wage	\$ 43,290	\$ 94,100	\$ 50,810
10th Percentile Wage	\$ 27,510	\$ 40,120	\$ 12,610
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 68,990	N/A	N/A
90th Percentile Wage	\$107,960	N/A	N/A
Mean Wage	\$ 61,240	\$102,750	\$ 41,510
Total Employment - 2378	1,620	360	-1,260
Employment Base - 2006	3,122	711	-2,411
Projected Employment - 2387	3,241	783	-2,458
Projected Job Growth - 2006-2387	3.8 %	10.1 %	6.3 %
Projected Annual Openings - 2006-2387	80	13	-67
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Sales Agents and Personal Financial Advisors



Data from [Indeed](http://Indeed.com)

Programs

Related Programs



Finance, General

Finance, General. A program that generally prepares individuals to plan, manage, and analyze the financial and monetary aspects and performance of business enterprises, banking institutions, or other organizations. Includes instruction in principles of accounting; financial instruments; capital planning; funds acquisition; asset and debt management; budgeting; financial analysis; and investments and portfolio management.

Institution	Address	City	URL
Husson College	One College Circle	Bangor	www.husson.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu

Financial Planning

Financial Planning and Services. A program that prepares individuals to plan and manage the financial interests and growth of individuals and institutions. Includes instruction in portfolio management, investment management, estate planning, insurance, tax planning, strategic investing and planning, financial consulting services, and client relations.

Institution	Address	City	URL
University of Maine at Augusta	46 University Dr	Augusta	www.uma.maine.edu/
University of Maine at Augusta	46 University Dr	Augusta	www.uma.maine.edu/

International Finance

International Finance. A program that prepares individuals to manage international financial operations and related currency transactions. Includes instruction in international banking, international monetary and financial policy, money and capital markets, foreign exchange, risk analysis, and international cash flow operations.

No information on schools for the program

Maine Statewide Promotion Opportunities for Insurance Sales Agents

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
41-3021.00	Insurance Sales Agents	100	3	1,620	\$43,290.00	\$0.00	4%	80	
13-2052.00	Personal Financial Advisors	96	3	360	\$94,100.00	\$50,810.00	10%	13	
13-2053.00	Insurance Underwriters	95	3	460	\$56,090.00	\$12,800.00	-1%	12	
13-2072.00	Loan Officers	95	3	1,450	\$49,380.00	\$6,090.00	9%	29	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	94	4	930	\$55,220.00	\$11,930.00	-1%	19	
11-3031.02	Financial Managers, Branch or Department	93	4	2,440	\$67,670.00	\$24,380.00	7%	58	
19-3021.00	Market Research Analysts	93	4	200	\$49,960.00	\$6,670.00	3%	2	



13-1031.01	Claims Examiners, Property and Casualty Insurance	92	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	92	4	770	\$43,900.00	\$610.00	8%	23	
41-9021.00	Real Estate Brokers	91	3	320	\$61,300.00	\$18,010.00	-1%	22	
13-1031.02	Insurance Adjusters, Examiners, and Investigators	91	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
11-2031.00	Public Relations Managers	91	4	290	\$71,020.00	\$27,730.00	9%	10	
11-9081.00	Lodging Managers	91	3	520	\$43,350.00	\$60.00	17%	62	★
11-2011.00	Advertising and Promotions Managers	90	4	280	\$56,210.00	\$12,920.00	2%	7	
11-9141.00	Property, Real Estate, and Community Association Managers	90	3	390	\$43,920.00	\$630.00	14%	19	

Special Occupations:

Top Industries for Personal Financial Advisors					
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	30.52%	53,789	57,305	6.54%
Other financial investment activities	523900	23.52%	41,444	74,078	78.74%
Securities and commodity contracts, brokerages, and exchanges	5231-2	17.20%	30,315	54,244	78.93%
Depository credit intermediation	522100	13.67%	24,092	29,476	22.34%
Insurance agencies and brokerages	524210	1.91%	3,365	3,806	13.11%
Other investment pools and funds	525900	1.35%	2,383	4,015	68.49%
Management of companies and enterprises	551100	1.30%	2,293	2,643	15.28%
Management, scientific, and technical consulting services	541600	1.12%	1,974	3,524	78.52%
Other insurance related activities	524290	1.05%	1,851	2,213	19.53%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.89%	1,565	1,856	18.60%
Activities related to credit intermediation	522300	0.73%	1,280	1,658	29.48%
Insurance and employee benefit funds	525100	0.56%	984	1,212	23.23%
State government, excluding education and hospitals	929200	0.44%	783	768	-1.87%
General medical and surgical hospitals, public and private	622100	0.43%	750	830	10.71%
Self-employed workers, secondary job	000602	0.37%	652	649	-0.45%



Top Industries for Insurance Sales Agents

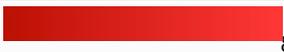
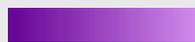
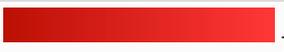
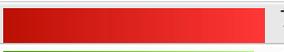
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	24.18%	105,439	110,660	4.95%
Direct insurance (except life, health, and medical) carriers	524120	8.41%	36,672	37,760	2.97%
Other insurance related activities	524290	2.00%	8,703	9,223	5.98%
Self-employed workers, secondary job	000602	1.35%	5,875	5,761	-1.93%
Management of companies and enterprises	551100	0.29%	1,265	1,437	13.56%
Depository credit intermediation	522100	0.29%	1,280	1,285	0.44%
Employment services	561300	0.20%	852	1,063	24.68%
Other financial investment activities	523900	0.15%	648	899	38.83%
Offices of real estate agents and brokers	531200	0.14%	592	710	19.99%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.12%	506	598	18.14%
Activities related to credit intermediation	522300	0.09%	374	477	27.56%
Management, scientific, and technical consulting services	541600	0.08%	352	619	75.87%
Legal services	541100	0.06%	273	296	8.20%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.06%	283	415	46.51%
Automobile dealers	441100	0.03%	146	163	11.75%



TORQ Analysis of Insurance Sales Agents to Insurance Underwriters

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Sales Agents	41-3021.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Underwriters	13-2053.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:								95			
Ability TORQ			Skills TORQ			Knowledge TORQ					
Level		95	Level		95	Level		95			
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Flexibility of Closure	57	18	65	Writing	70	7	74	No Knowledge Upgrades Required!			
Inductive Reasoning	59	8	78								
Category Flexibility	55	7	62								
Written Comprehension	62	5	81								
Near Vision	67	5	75								
Mathematical Reasoning	50	4	53								
Oral Comprehension	60	3	68								
Deductive Reasoning	64	2	78								
Speech Recognition	55	2	72								
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Ability Level Comparison - Abilities with importance scores over 50			
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Deductive Reasoning	62 	64 	78 
Inductive Reasoning	51 	59 	78 
Near Vision	62 	67 	75 
Problem Sensitivity	53 	53 	72 



Speech Recognition	53	55	72
Oral Comprehension	57	60	68
Oral Expression	62	57	68
Information Ordering	48	48	65
Flexibility of Closure	39	57	65
Speech Clarity	46	39	65
Written Expression	51	51	62
Category Flexibility	48	55	62
Number Facility	50	50	56
Mathematical Reasoning	46	50	53
Selective Attention	37	37	53
Speed of Closure	44	44	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Insurance Sales Agents	Insurance Underwriters	Importance
Writing	63	70	74

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Insurance Sales Agents	Insurance Underwriters	Importance
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Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Sales Agents	Insurance Underwriters	Description	Insurance Sales Agents	Insurance Underwriters
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	4%	0%	Professional Degree	0%	4%
6-8 years	8%	1%	Post-Masters Cert	0%	0%
4-6 years	2%	18%	Master's Degree	0%	0%
2-4 years	1%	27%	Post-Bachelor Cert	0%	0%
1-2 years	28%	30%	Bachelors	5%	12%
6-12 months	2%	7%	AA or Equiv	16%	2%
3-6 months	0%	12%	Some College	24%	19%
1-3 months	3%	0%	Post-Secondary Certificate	17%	27%
0-1 month	2%	0%	High School Diploma or GED	31%	33%
None	46%	3%	No HSD or GED	3%	0%

Insurance Sales Agents

Insurance Underwriters

Most Common Educational/Training Requirement:

Bachelor's degree

Bachelor's degree

Job Zone Comparison

3 - Job Zone Three: Medium Preparation Needed

3 - Job Zone Three: Medium Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

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Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

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Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

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Tasks

Insurance Sales Agents

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

Specific Tasks

Occupation Specific Tasks:

- Attend meetings, seminars and programs to learn about new products and services, learn new skills, and receive technical assistance in developing new accounts.
- Calculate premiums and establish payment method.
- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.
- Confer with clients to obtain and provide information when claims are made on a policy.
- Contact underwriter and submit forms to obtain binder coverage.
- Customize insurance programs to suit individual customers, often covering a variety of risks.
- Develop marketing strategies to compete with other individuals or companies who sell insurance.
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.
- Explain features, advantages and

Insurance Underwriters

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Authorize reinsurance of policy when risk is high.
- Decline excessive risks.
- Decrease value of policy when risk is substandard and specify applicable endorsements or apply rating to ensure safe profitable distribution of risks, using reference materials.
- Evaluate possibility of losses due to catastrophe or excessive insurance.
- Examine documents to determine degree of risk from such factors as applicant financial standing and value and condition of property.
- Review company records to determine amount of insurance in force on single risk or group of closely related risks.
- Write to field representatives, medical personnel, and others to obtain further information, quote rates, or explain company underwriting policies.

Detailed Tasks



- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Explain necessary bookkeeping requirements for customer to implement and provide group insurance program.
- Inspect property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.
- Install bookkeeping systems and resolve system problems.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.
- Perform administrative tasks, such as maintaining records and handling policy renewals.
- Plan and oversee incorporation of insurance program into bookkeeping system of company.
- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Select company that offers type of coverage requested by client to underwrite policy.
- Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including automobile, fire, life, property, medical and dental insurance or specialized policies such as marine, farm/crop, and medical malpractice.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- calculate insurance premiums or awards
- calculate rates for organization's products or services
- communicate visually or verbally
- compute financial data
- conduct sales presentations
- determine customer needs
- evaluate degree of financial risk
- fill out business or government forms
- follow contract, property, or insurance laws
- inspect property
- install computer programs
- interview customers
- maintain records, reports, or files
- make decisions
- make presentations
- motivate people
- obtain information from individuals
- provide customer service

Detailed Work Activities:

- analyze financial data
- evaluate degree of financial risk
- follow contract, property, or insurance laws
- gather relevant financial data
- identify financial risks to company
- inspect property
- make decisions
- review data on insurance applications or policies
- use computers to enter, access and retrieve financial data
- write business correspondence

Technology - Examples

Data base user interface and query software

- Database software

Document management software

- FileNet Content Manager

Enterprise resource planning ERP software

- Anodas Software Limited Phoenix
- Consilience Software Maven Insurance Automation Suite
- CSC nbAccelerator
- Fair Isaac Enterprise Decision Management for Insurance
- QualCorp FormsPlus
- SIS SEMCI PARTNER

- Skywire Software InsBridge

Financial analysis software

- Fiserv Advanced Underwriting
- LabOne NET
- NIIT Technologies WinRisk
- RGA AURA
- RGA Facultative Application Console
- Valen Technologies Risk Manager

Internet browser software

- Web browser software

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel



- provide customer service
- sell insurance policies
- use accounting or bookkeeping software
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use knowledge of written communication in sales work
- use marketing techniques
- use telephone communication techniques
- use word processing or desktop publishing software

Technology - Examples

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- Allied Financial Software Act4Advisors
- Applied Systems Vision
- Benefits Technology Group SalesLogix
- CPU Tracker Software CPU Tracker
- E-Z Data SmartOffice
- Fiserv FSC Manager
- Hoffman Computer Systems Amsoft
- Infospectrum Quick Insure
- InStar Orion
- Insurance Systems WebWriter BackOffice
- Insurance Technologies ForeSight Enterprise
- Tangle S Creations Your Insurance Office

Data base user interface and query software

- Insurance Technology Consultants WOW

Document management software

- Allstar Software Systems Kofax

Electronic mail software

- Microsoft Outlook

Enterprise resource planning ERP software

- Advantage Information Systems The Agency Advantage
- Agency management software
- Agency Master
- Agency Software AgencyPro

- Spreadsheet software

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- 10-key calculators
- Desktop computers
- Notebook computers
- Personal computers



- AMS Services AMS 360
- Applied Systems The Agency Manager
- CoVirt VirtGate
- DORIS FILESERVERonline
- FINEOS Insure
- G2X Agility: Insurance
- GBS Agency Expert
- Insurance Technologies Corporation InsurancePro
- irs-aims MARS
- LIDP Consulting Services The Administrator
- M-Assistant MI Management System
- NaviSys Front Office
- North American Software Associates Eclipse
- Online Database Solutions Agent Intelligence
- QuickQuote QuickFile Agency Management System
- Results International Systems Artius Suite
- Skywire Software Policyware
- Special Agent
- Terrace Consulting AgencyInsight
- Trittech Financial Systems General Insurance Management System GIMS
- United Systems and Software Individual Life and Health Administration System
- Vulcan Solutions Vulcan Insurance

Financial analysis software

- Cygnus Software IncomeMax
- Insurance analysis software
- Insurance rating software
- Underwriting software

Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint



Spreadsheet software

- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- Desktop computers
- Digital cameras
- Laser printers
- Notebook computers
- Personal computers
- Pen-based computers

Labor Market Comparison

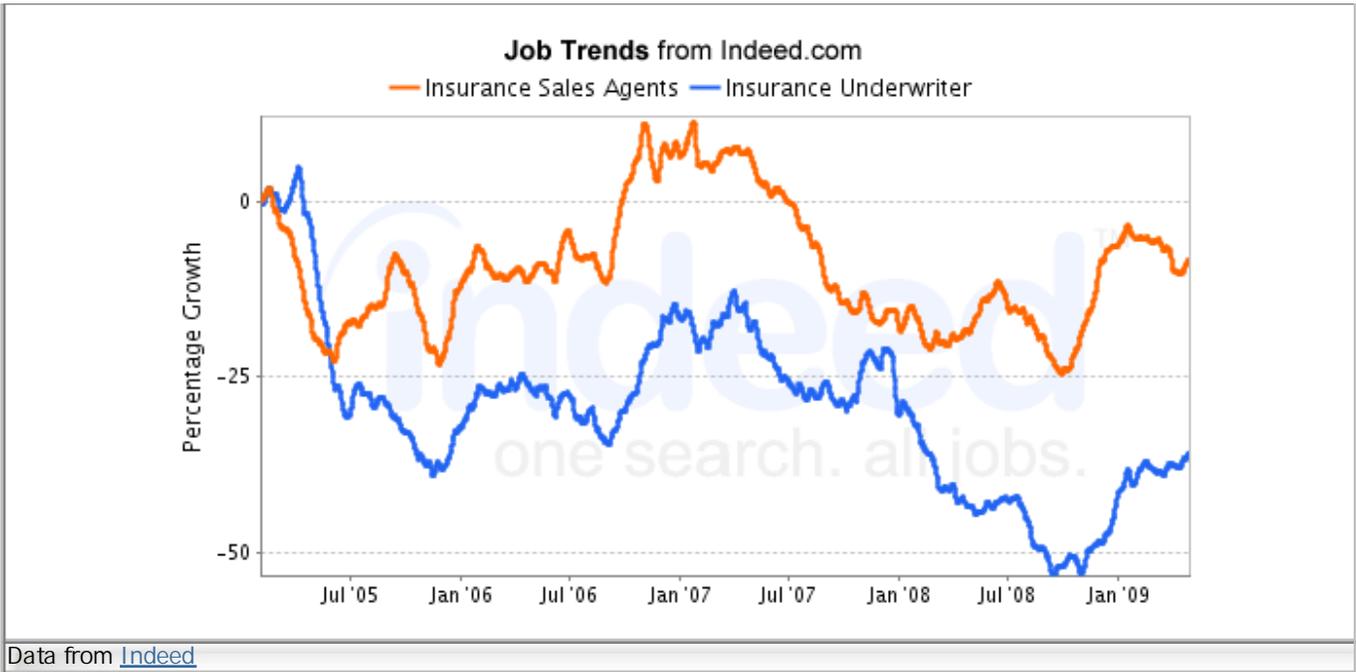
Maine Department of Labor.

Description	Insurance Sales Agents	Insurance Underwriters	Difference
Median Wage	\$ 43,290	\$ 56,090	\$ 12,800
10th Percentile Wage	\$ 27,510	\$ 35,090	\$ 7,580
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 68,990	\$ 70,670	\$ 1,680
90th Percentile Wage	\$107,960	\$ 83,880	\$(24,080)
Mean Wage	\$ 61,240	\$ 57,130	\$(4,110)
Total Employment - 2378	1,620	460	-1,160
Employment Base - 2006	3,122	463	-2,659
Projected Employment - 2387	3,241	459	-2,782
Projected Job Growth - 2006-2387	3.8 %	-0.9 %	-4.7 %
Projected Annual Openings - 2006-2387	80	12	-68
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Sales Agents and Insurance Underwriters



Programs			
Related Programs			
Finance, General			
<p>Finance, General. A program that generally prepares individuals to plan, manage, and analyze the financial and monetary aspects and performance of business enterprises, banking institutions, or other organizations. Includes instruction in principles of accounting; financial instruments; capital planning; funds acquisition; asset and debt management; budgeting; financial analysis; and investments and portfolio management.</p>			
Institution	Address	City	URL
Husson College	One College Circle	Bangor	www.husson.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu
Thomas College	180 W River Rd	Waterville	www.thomas.edu
Insurance			
<p>Insurance. A program that prepares individuals to manage risk in organizational settings and provide insurance and risk-aversion services to businesses, individuals, and other organizations. Includes instruction in casualty insurance and general liability, property insurance, employee benefits, social and health insurance, loss adjustment, underwriting, risk theory, and pension planning.</p>			
No information on schools for the program			

Maine Statewide Promotion Opportunities for Insurance Sales Agents									
O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
41-3021.00	Insurance Sales Agents	100	3	1,620	\$43,290.00	\$0.00	4%	80	



13-2052.00	Personal Financial Advisors	96	3	360	\$94,100.00	\$50,810.00	10%	13	
13-2053.00	Insurance Underwriters	95	3	460	\$56,090.00	\$12,800.00	-1%	12	
13-2072.00	Loan Officers	95	3	1,450	\$49,380.00	\$6,090.00	9%	29	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	94	4	930	\$55,220.00	\$11,930.00	-1%	19	
11-3031.02	Financial Managers, Branch or Department	93	4	2,440	\$67,670.00	\$24,380.00	7%	58	
19-3021.00	Market Research Analysts	93	4	200	\$49,960.00	\$6,670.00	3%	2	
13-1031.01	Claims Examiners, Property and Casualty Insurance	92	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	92	4	770	\$43,900.00	\$610.00	8%	23	
41-9021.00	Real Estate Brokers	91	3	320	\$61,300.00	\$18,010.00	-1%	22	
11-2031.00	Public Relations Managers	91	4	290	\$71,020.00	\$27,730.00	9%	10	
13-1031.02	Insurance Adjusters, Examiners, and Investigators	91	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
11-9081.00	Lodging Managers	91	3	520	\$43,350.00	\$60.00	17%	62	★
11-2011.00	Advertising and Promotions Managers	90	4	280	\$56,210.00	\$12,920.00	2%	7	
11-9141.00	Property, Real Estate, and Community Association Managers	90	3	390	\$43,920.00	\$630.00	14%	19	

Special Occupations:

Top Industries for Insurance Underwriters

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Direct insurance (except life, health, and medical) carriers	524120	42.07%	43,953	47,657	8.43%
Insurance agencies and brokerages	524210	16.05%	16,768	17,887	6.67%
Other insurance related activities	524290	6.10%	6,378	7,189	12.72%
Management of companies and enterprises	551100	3.98%	4,157	4,519	8.71%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	2.35%	2,456	2,777	13.09%
Depository credit intermediation	522100	1.65%	1,729	1,662	-3.85%



Insurance and employee benefit funds	525100	1.18%	1,230	1,429	16.22%
Activities related to credit intermediation	522300	0.87%	908	1,109	22.11%
State government, excluding education and hospitals	929200	0.58%	601	556	-7.46%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.58%	611	860	40.73%
Employment services	561300	0.30%	317	378	19.35%
Office administrative services	561100	0.18%	191	229	19.57%
Other financial investment activities	523900	0.15%	160	213	32.90%
Management, scientific, and technical consulting services	541600	0.07%	69	116	68.35%

Top Industries for Insurance Sales Agents

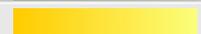
Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	24.18%	105,439	110,660	4.95%
Direct insurance (except life, health, and medical) carriers	524120	8.41%	36,672	37,760	2.97%
Other insurance related activities	524290	2.00%	8,703	9,223	5.98%
Self-employed workers, secondary job	000602	1.35%	5,875	5,761	-1.93%
Management of companies and enterprises	551100	0.29%	1,265	1,437	13.56%
Depository credit intermediation	522100	0.29%	1,280	1,285	0.44%
Employment services	561300	0.20%	852	1,063	24.68%
Other financial investment activities	523900	0.15%	648	899	38.83%
Offices of real estate agents and brokers	531200	0.14%	592	710	19.99%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.12%	506	598	18.14%
Activities related to credit intermediation	522300	0.09%	374	477	27.56%
Management, scientific, and technical consulting services	541600	0.08%	352	619	75.87%
Legal services	541100	0.06%	273	296	8.20%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.06%	283	415	46.51%
Automobile dealers	441100	0.03%	146	163	11.75%



TORQ Analysis of Insurance Sales Agents to Loan Officers

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Sales Agents	41-3021.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Loan Officers	13-2072.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS														
Grand TORQ:												95		
Ability TORQ				Skills TORQ				Knowledge TORQ						
Level				95	Level				96	Level				93
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add						
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt			
Speech Clarity	50	4	75	Learning Strategies	65	6	92	Economics and Accounting	68	13	71			
Oral Comprehension	60	3	78											
Mathematical Reasoning	50	4	53											
Oral Expression	64	2	78											
Written Comprehension	59	2	72											
LEVEL and IMPT (IMPORTANCE) refer to the Target Loan Officers. GAP refers to level difference between Insurance Sales Agents and Loan Officers.														

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Sales Agents	Loan Officers	Importance
Oral Comprehension	57 	60 	78 
Oral Expression	62 	64 	78 
Speech Clarity	46 	50 	75 
Written Comprehension	57 	59 	72 
Inductive Reasoning	51 	51 	68 
Problem Sensitivity	53 	48 	65 
Speech Recognition	53 	51 	65 
Deductive Reasoning	62 	57 	62 
Near Vision	62 	62 	62 
Written Expression	51 	51 	59 
Information Ordering	48 	46 	53 
Mathematical Reasoning	46 	50 	53 
Skill Level Comparison - Abilities with importance scores over 69			



Description	Insurance Sales Agents	Loan Officers	Importance
Learning Strategies	59	65	92
Knowledge Level Comparison - Knowledge with importance scores over 69			
Description	Insurance Sales Agents	Loan Officers	Importance
Economics and Accounting	55	68	71

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Sales Agents	Loan Officers	Description	Insurance Sales Agents	Loan Officers
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	4%	0%	Professional Degree	0%	0%
6-8 years	8%	0%	Post-Masters Cert	0%	0%
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2-4 years	1%	10%	Post-Bachelor Cert	0%	0%
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6-12 months	2%	8%	AA or Equiv	16%	2%
3-6 months	0%	0%	Some College	24%	0%
1-3 months	3%	0%	Post-Secondary Certificate	17%	0%
0-1 month	2%	19%	High School Diploma or GED	31%	74%
None	46%	41%	No HSD or GED	3%	0%
Insurance Sales Agents			Loan Officers		
Most Common Educational/Training Requirement:					
Bachelor's degree			Bachelor's degree		
Job Zone Comparison					
3 - Job Zone Three: Medium Preparation Needed			3 - Job Zone Three: Medium Preparation Needed		
Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.			Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.		
Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.			Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.		
Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.			Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.		

Tasks

Insurance Sales Agents	Loan Officers
Core Tasks	Core Tasks
Generalized Work Activities:	Generalized Work Activities:
<ul style="list-style-type: none"> Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources. Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with 	<ul style="list-style-type: none"> Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems. Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing,



others, and maintaining them over time.

- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

Specific Tasks

Occupation Specific Tasks:

- Attend meetings, seminars and programs to learn about new products and services, learn new skills, and receive technical assistance in developing new accounts.
- Calculate premiums and establish payment method.
- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.
- Confer with clients to obtain and provide information when claims are made on a policy.
- Contact underwriter and submit forms to obtain binder coverage.
- Customize insurance programs to suit individual customers, often covering a variety of risks.
- Develop marketing strategies to compete with other individuals or companies who sell insurance.
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.
- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Explain necessary bookkeeping requirements for customer to implement and provide group insurance program.
- Inspect property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.
- Install bookkeeping systems and resolve system problems.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.
- Perform administrative tasks, such as maintaining records and handling policy

or verifying information or data.

- Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.
- Performing for or Working Directly with the Public - Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.

Specific Tasks

Occupation Specific Tasks:

- Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
- Analyze potential loan markets and develop referral networks to locate prospects for loans.
- Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
- Arrange for maintenance and liquidation of delinquent properties.
- Compute payment schedules.
- Confer with underwriters to aid in resolving mortgage application problems.
- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Handle customer complaints and take appropriate action to resolve them.
- Interview, hire, and train new employees.
- Market bank products to individuals and firms, promoting bank services that may meet customers' needs.
- Meet with applicants to obtain information for loan applications and to answer questions about the process.
- Negotiate payment arrangements with customers who have delinquent loans.
- Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
- Petition courts to transfer titles and deeds of collateral to banks.
- Prepare reports to send to customers whose accounts are delinquent, and forward irreconcilable accounts for collector action.
- Provide special services such as investment banking for clients with more specialized needs.
- Review and update credit and loan files.
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Set credit policies, credit lines, procedures and standards in conjunction with senior managers.



- Plan and oversee incorporation of insurance program into bookkeeping system of company.
- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Select company that offers type of coverage requested by client to underwrite policy.
- Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including automobile, fire, life, property, medical and dental insurance or specialized policies such as marine, farm/crop, and medical malpractice.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
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- fill out business or government forms
- follow contract, property, or insurance laws
- inspect property
- install computer programs
- interview customers
- maintain records, reports, or files
- make decisions
- make presentations
- motivate people
- obtain information from individuals
- provide customer service
- sell insurance policies
- use accounting or bookkeeping software
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use knowledge of written communication in sales work
- use marketing techniques
- use telephone communication techniques
- use word processing or desktop publishing software

Technology - Examples

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- Allied Financial Software Act4Advisors

- Stay abreast of new types of loans and other financial services and products to better meet customers' needs.
- Submit applications to credit analysts for verification and recommendation.
- Supervise loan personnel.
- Work with clients to identify their financial goals and to find ways of reaching those goals.

Detailed Tasks

Detailed Work Activities:

- advise clients on financial matters
- analyze applicant's financial status
- analyze credit information gathered by investigation
- analyze financial data
- approve or deny loans
- complete information on loan forms
- compute financial data
- compute payment schedule
- compute property equity
- direct and coordinate financial activities
- evaluate customer records
- evaluate degree of financial risk
- explain credit application information
- file documents in court
- identify potential markets
- interview customers
- make presentations on financial matters
- negotiate payment arrangements with customers
- obtain financial information from individuals
- provide customer service
- review loan applications
- use computers to enter, access and retrieve financial data
- use interviewing procedures
- verify bank or financial transactions
- verify information for credit investigations

Technology - Examples

Accounting software

- Bottom Line LoanMaster Loan Servicing
- Financial Industry Computer Systems Loan Accountant

Analytical or scientific software

- FinEng Solutions software

Content workflow software

- Equifax Application Engine

- Experian Transact SM



- Applied Systems Vision
- Benefits Technology Group SalesLogix
- CPU Tracker Software CPU Tracker
- E-Z Data SmartOffice
- Fiserv FSC Manager
- Hoffman Computer Systems Amsoft
- Infospectrum Quick Insure
- InStar Orion
- Insurance Systems WebWriter BackOffice
- Insurance Technologies ForeSight Enterprise
- Tangle S Creations Your Insurance Office

Data base user interface and query software

- Insurance Technology Consultants WOW

Document management software

- Allstar Software Systems Kofax

Electronic mail software

- Microsoft Outlook

Enterprise resource planning ERP software

- Advantage Information Systems The Agency Advantage
- Agency management software
- Agency Master
- Agency Software AgencyPro
- AMS Services AMS 360
- Applied Systems The Agency Manager
- CoVirt VirtGate
- DORIS FILESERVERonline
- FINEOS Insure
- G2X Agility: Insurance
- GBS Agency Expert
- Insurance Technologies Corporation InsurancePro
- irs-aims MARS
- LIDP Consulting Services The Administrator
- MI-Assistant MI Management System

Document management software

- eOriginal eCore Business Suite

Financial analysis software

- Amortization loan software
- Bankers Systems Rembrandt Lending System
- California Infinite LPS
- Calyx Point
- CGI-AMS CACS Enterprise
- CGI-AMS Strata
- Click1003 Online Mortgage Application
- Credit and risk analysis software
- Credit fraud detection software
- Credit underwriting software
- Delphi Discovery
- Dun and Bradstreet Global DecisionMaker
- Dynamic Loanledger
- eCredit Enterprise
- Ellie Mae Contour
- Ellie Mae Genesis
- Equifax Advanced Decisioning
- Equifax InterConnect
- Experian Credinomics
- Experian Detect
- Experian FraudShield
- Experian Quest
- Experian Retention Triggers
- Fair Isaac Application Risk Model Software
- Fair Isaac Capstone Decision Manager
- Fair Isaac Falcon ID
- Fannie Mae Desktop Underwriter
- FAS Loan Service Plus
- Financial Industry Computer Systems Loan Originator



- NaviSys Front Office
- North American Software Associates Eclipse
- Online Database Solutions Agent Intelligence
- QuickQuote QuickFile Agency Management System
- Results International Systems Artius Suite
- Skywire Software Policyware
- Special Agent
- Terrace Consulting AgencyInsight
- Tritech Financial Systems General Insurance Management System GIMS
- United Systems and Software Individual Life and Health Administration System
- Vulcan Solutions Vulcan Insurance

Financial analysis software

- Cygnus Software IncomeMax
- Insurance analysis software
- Insurance rating software
- Underwriting software

Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- Desktop computers
- Digital cameras
- Laser printers
- Notebook computers
- Personal computers

- Financial Industry Computer Systems Loan Producer

- Freddie Mac Loan Prospector

- Harland Financial Solutions DecisionPro

- Harland Interlinq MortgageWare

- IA Systems StreamLend

- Indus Lending Solutions

- Integra Destiny Loan Origination

- LA PRO Loan Administrator Pro

- LawFirm Software 1003 Uniform Residential Loan Application Software

- LawFirm Software Loan Origination Software

- Loan application processing software

- Moody's KMV CreditEdge

- Moody's KMV Decisions

- Moody's KMV Financial Analyst

- Moody's KMV Risk Advisor

- Moody's KMV Risk Analyst

- Opportunity management system OMS software

- Plimus Loan Artist

- QuikDraw Loan Management System

- RealBenefits Amortization Loan

- Technicost LOS

- The Mortgage Office Loan Origination

- The Mortgage Office Loan Servicing

- TrueClose Loan Origination software

- VueCentric MortgageDashboard

- White Clarke North America Credit Adjudication and Lending Management

Information retrieval or search software

- CGI-AMS BureauLink Enterprise

Internet browser software

- Web browser software

Office suite software

- Experian Strategy Management

Tools - Examples



- Pen-based computers

- Desktop computers
- Notebook computers
- Personal computers
- Personal digital assistants PDA
- Scanners
- Tablet computers

Labor Market Comparison

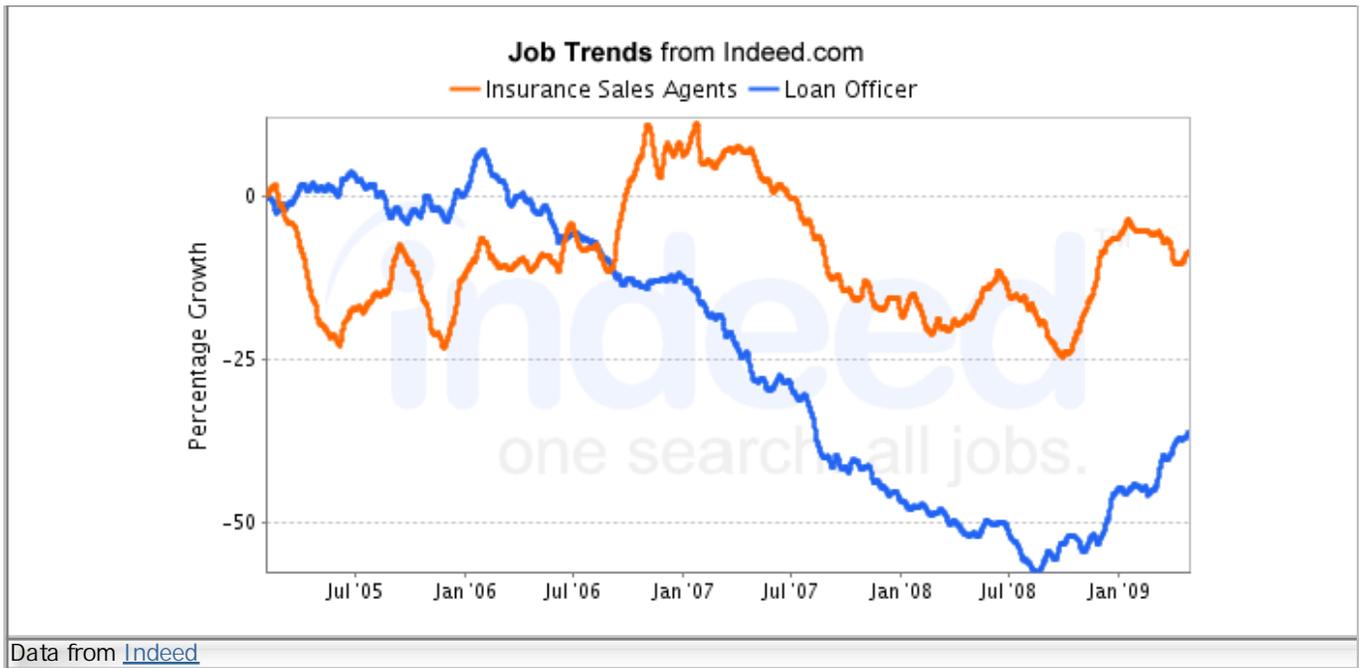
Maine Department of Labor.

Description	Insurance Sales Agents	Loan Officers	Difference
Median Wage	\$ 43,290	\$ 49,380	\$ 6,090
10th Percentile Wage	\$ 27,510	\$ 30,930	\$ 3,420
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 68,990	\$ 65,110	\$(3,880)
90th Percentile Wage	\$107,960	\$ 85,140	\$(22,820)
Mean Wage	\$ 61,240	\$ 55,030	\$(6,210)
Total Employment - 2378	1,620	1,450	-170
Employment Base - 2006	3,122	1,511	-1,611
Projected Employment - 2387	3,241	1,645	-1,596
Projected Job Growth - 2006-2387	3.8 %	8.9 %	5.1 %
Projected Annual Openings - 2006-2387	80	29	-51
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Sales Agents and Loan Officers



Programs

No information on programs or the occupation.

Maine Statewide Promotion Opportunities for Insurance Sales Agents

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
41-3021.00	Insurance Sales Agents	100	3	1,620	\$43,290.00	\$0.00	4%	80	
13-2052.00	Personal Financial Advisors	96	3	360	\$94,100.00	\$50,810.00	10%	13	
13-2053.00	Insurance Underwriters	95	3	460	\$56,090.00	\$12,800.00	-1%	12	
13-2072.00	Loan Officers	95	3	1,450	\$49,380.00	\$6,090.00	9%	29	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	94	4	930	\$55,220.00	\$11,930.00	-1%	19	
11-3031.02	Financial Managers, Branch or Department	93	4	2,440	\$67,670.00	\$24,380.00	7%	58	
19-3021.00	Market Research Analysts	93	4	200	\$49,960.00	\$6,670.00	3%	2	
13-1031.01	Claims Examiners, Property and Casualty Insurance	92	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	92	4	770	\$43,900.00	\$610.00	8%	23	



41-9021.00	Real Estate Brokers	91	3	320	\$61,300.00	\$18,010.00	-1%	22	
11-2031.00	Public Relations Managers	91	4	290	\$71,020.00	\$27,730.00	9%	10	
13-1031.02	Insurance Adjusters, Examiners, and Investigators	91	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
11-9081.00	Lodging Managers	91	3	520	\$43,350.00	\$60.00	17%	62	★
11-2011.00	Advertising and Promotions Managers	90	4	280	\$56,210.00	\$12,920.00	2%	7	
11-9141.00	Property, Real Estate, and Community Association Managers	90	3	390	\$43,920.00	\$630.00	14%	19	

Special Occupations:

Top Industries for Loan Officers

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Depository credit intermediation	522100	35.55%	132,456	148,549	12.15%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	32.04%	119,377	128,843	7.93%
Activities related to credit intermediation	522300	17.66%	65,801	76,681	16.53%
Self-employed workers, primary job	000601	2.56%	9,541	10,165	6.54%
Management of companies and enterprises	551100	2.05%	7,641	8,808	15.28%
Federal government, excluding postal service	919999	1.50%	5,584	5,279	-5.47%
Direct insurance (except life, health, and medical) carriers	524120	1.31%	4,873	5,094	4.52%
Activities related to real estate	531300	0.87%	3,226	4,111	27.44%
Other financial investment activities	523900	0.51%	1,894	2,669	40.93%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.51%	1,888	2,817	49.23%
Legal services	541100	0.49%	1,837	2,017	9.84%
Offices of real estate agents and brokers	531200	0.39%	1,467	1,786	21.81%
Self-employed workers, secondary job	000602	0.36%	1,355	1,349	-0.45%
Employment services	561300	0.34%	1,276	1,615	26.56%
Automobile dealers	441100	0.19%	693	786	13.44%

Top Industries for Insurance Sales Agents

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	24.18%	105,439	110,660	4.95%

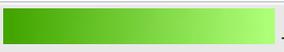


Direct insurance (except life, health, and medical) carriers	524120	8.41%	36,672	37,760	2.97%
Other insurance related activities	524290	2.00%	8,703	9,223	5.98%
Self-employed workers, secondary job	000602	1.35%	5,875	5,761	-1.93%
Management of companies and enterprises	551100	0.29%	1,265	1,437	13.56%
Depository credit intermediation	522100	0.29%	1,280	1,285	0.44%
Employment services	561300	0.20%	852	1,063	24.68%
Other financial investment activities	523900	0.15%	648	899	38.83%
Offices of real estate agents and brokers	531200	0.14%	592	710	19.99%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.12%	506	598	18.14%
Activities related to credit intermediation	522300	0.09%	374	477	27.56%
Management, scientific, and technical consulting services	541600	0.08%	352	619	75.87%
Legal services	541100	0.06%	273	296	8.20%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.06%	283	415	46.51%
Automobile dealers	441100	0.03%	146	163	11.75%

TORQ Analysis of Insurance Sales Agents to Loan Interviewers and Clerks

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Sales Agents	41-3021.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Loan Interviewers and Clerks	43-4131.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS											
Grand TORQ:								94			
Ability TORQ			Skills TORQ			Knowledge TORQ					
Level		97	Level		94	Level		91			
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Finger Dexterity	41	11	50	Science	24	12	73	No Knowledge Upgrades Required!			
Speech Recognition	60	7	72								
Oral Comprehension	60	3	81								
Flexibility of Closure	42	3	50								
Written Expression	53	2	68								
Information Ordering	50	2	62								
Selective Attention	39	2	50								
LEVEL and IMPT (IMPORTANCE) refer to the Target Loan Interviewers and Clerks. GAP refers to level difference between Insurance Sales Agents and Loan Interviewers and Clerks.											

ASK ANALYSIS			
Ability Level Comparison - Abilities with importance scores over 50			
Description	Insurance Sales Agents	Loan Interviewers and Clerks	Importance
Oral Comprehension	57 	60 	81 
Written Comprehension	57 	57 	78 
Oral Expression	62 	60 	75 
Speech Clarity	46 	46 	75 
Speech Recognition	53 	60 	72 
Written Expression	51 	53 	68 
Problem Sensitivity	53 	48 	68 
Near Vision	62 	55 	68 



Deductive Reasoning	62	55	65
Inductive Reasoning	51	48	62
Information Ordering	48	50	62
Mathematical Reasoning	46	46	59
Speed of Closure	44	39	53
Category Flexibility	48	48	50
Number Facility	50	48	50
Flexibility of Closure	39	42	50
Perceptual Speed	41	35	50
Selective Attention	37	39	50
Finger Dexterity	30	41	50

Skill Level Comparison - Abilities with importance scores over 69

Description	Insurance Sales Agents	Loan Interviewers and Clerks	Importance
Science	12	24	73

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Insurance Sales Agents	Loan Interviewers and Clerks	Importance
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Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Sales Agents	Loan Interviewers and Clerks	Description	Insurance Sales Agents	Loan Interviewers and Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	4%	0%	Professional Degree	0%	0%
6-8 years	8%	0%	Post-Masters Cert	0%	0%
4-6 years	2%	0%	Master's Degree	0%	0%
2-4 years	1%	17%	Post-Bachelor Cert	0%	0%
1-2 years	28%	39%	Bachelors	5%	3%
6-12 months	2%	22%	AA or Equiv	16%	39%
3-6 months	0%	0%	Some College	24%	14%
1-3 months	3%	0%	Post-Secondary Certificate	17%	13%
0-1 month	2%	0%	High School Diploma or GED	31%	28%
None	46%	18%	No HSD or GED	3%	0%

Insurance Sales Agents

Loan Interviewers and Clerks

Most Common Educational/Training Requirement:

Bachelor's degree

Short-term on-the-job training

Job Zone Comparison

3 - Job Zone Three: Medium Preparation Needed

2 - Job Zone Two: Some Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.



Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

Tasks

Insurance Sales Agents

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

Specific Tasks

Occupation Specific Tasks:

- Attend meetings, seminars and programs to learn about new products and services, learn new skills, and receive technical assistance in developing new accounts.
- Calculate premiums and establish payment method.
- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.
- Confer with clients to obtain and provide information when claims are made on a policy.
- Contact underwriter and submit forms to obtain binder coverage.
- Customize insurance programs to suit individual customers, often covering a variety of risks.
- Develop marketing strategies to compete with other individuals or companies who sell insurance.
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.
- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Explain necessary bookkeeping requirements for customer to implement and provide

Loan Interviewers and Clerks

Core Tasks

Generalized Work Activities:

- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Performing for or Working Directly with the Public - Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests.

Specific Tasks

Occupation Specific Tasks:

- Accept payment on accounts.
- Answer questions and advise customers regarding loans and transactions.
- Assemble and compile documents for loan closings, such as title abstracts, insurance forms, loan forms, and tax receipts.
- Calculate, review, and correct errors on interest, principal, payment, and closing costs, using computers or calculators.
- Check value of customer collateral to be held as loan security.
- Contact credit bureaus, employers, and other sources in order to check applicants' credit and personal references.
- Contact customers by mail, telephone, or in person concerning acceptance or rejection of applications.
- Establish credit limits and grant extensions of credit on overdue accounts.
- File and maintain loan records.
- Interview loan applicants in order to obtain personal and financial data, and to assist in completing applications.
- Order property insurance or mortgage insurance policies in order to ensure protection against loss on mortgaged



group insurance program.

- Inspect property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.
- Install bookkeeping systems and resolve system problems.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.
- Perform administrative tasks, such as maintaining records and handling policy renewals.
- Plan and oversee incorporation of insurance program into bookkeeping system of company.
- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Select company that offers type of coverage requested by client to underwrite policy.
- Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including automobile, fire, life, property, medical and dental insurance or specialized policies such as marine, farm/crop, and medical malpractice.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- calculate insurance premiums or awards
- calculate rates for organization's products or services
- communicate visually or verbally
- compute financial data
- conduct sales presentations
- determine customer needs
- evaluate degree of financial risk
- fill out business or government forms
- follow contract, property, or insurance laws
- inspect property
- install computer programs
- interview customers
- maintain records, reports, or files
- make decisions
- make presentations
- motivate people
- obtain information from individuals
- provide customer service
- sell insurance policies
- use accounting or bookkeeping software
- use computers to enter, access or retrieve

protection against loss on mortgages property.

- Prepare and type loan applications, closing documents, legal documents, letters, forms, government notices, and checks, using computers.
- Present loan and repayment schedules to customers.
- Record applications for loan and credit, loan information, and disbursements of funds, using computers.
- Review customer accounts in order to determine whether payments are made on time and that other loan terms are being followed.
- Schedule and conduct closings of mortgage transactions.
- Submit loan applications with recommendation for underwriting approval.
- Verify and examine information and accuracy of loan application and closing documents.

Detailed Tasks

Detailed Work Activities:

- advise clients or customers
- collect deposit or payment
- compile data for financial reports
- complete information on loan forms
- compute financial data
- compute property equity
- compute taxes
- ensure correct grammar, punctuation, or spelling
- evaluate customer records
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- gather relevant financial data
- interview customers
- maintain account records
- maintain records, reports, or files
- obtain information from individuals
- prepare contract documents
- prepare reports
- provide customer service
- review loan applications
- schedule meetings or appointments
- understand property documents
- use computers to enter, access or retrieve data
- use interviewing procedures
- use oral or written communication techniques
- use spreadsheet software
- use word processing or desktop publishing software
- verify bank or financial transactions
- verify information for credit investigations



data

- use interpersonal communication techniques
- use knowledge of written communication in sales work
- use marketing techniques
- use telephone communication techniques
- use word processing or desktop publishing software

Technology - Examples

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- Allied Financial Software Act4Advisors
- Applied Systems Vision
- Benefits Technology Group SalesLogix
- CPU Tracker Software CPU Tracker
- E-Z Data SmartOffice
- Fiserv FSC Manager
- Hoffman Computer Systems Amsoft
- Infospectrum Quick Insure
- InStar Orion
- Insurance Systems WebWriter BackOffice
- Insurance Technologies ForeSight Enterprise
- Tangle S Creations Your Insurance Office

Data base user interface and query software

- Insurance Technology Consultants WOW

Document management software

- Allstar Software Systems Kofax

Electronic mail software

- Microsoft Outlook

Enterprise resource planning ERP software

- Advantage Information Systems The Agency Advantage
- Agency management software
- Agency Master
- Agency Software AgencyPro
- AMS Services AMS 360
- Applied Systems The Agency Manager
- CoVirt VirtGate

- write business correspondence

Technology - Examples



- DORIS FILESERVERonline
- FINEOS Insure
- G2X Agility: Insurance
- GBS Agency Expert
- Insurance Technologies Corporation InsurancePro
- irs-aims MARS
- LIDP Consulting Services The Administrator
- MI-Assistant MI Management System
- NaviSys Front Office
- North American Software Associates Eclipse
- Online Database Solutions Agent Intelligence
- QuickQuote QuickFile Agency Management System
- Results International Systems Artius Suite
- Skywire Software Policyware
- Special Agent
- Terrace Consulting AgencyInsight
- Trittech Financial Systems General Insurance Management System GIMS
- United Systems and Software Individual Life and Health Administration System
- Vulcan Solutions Vulcan Insurance

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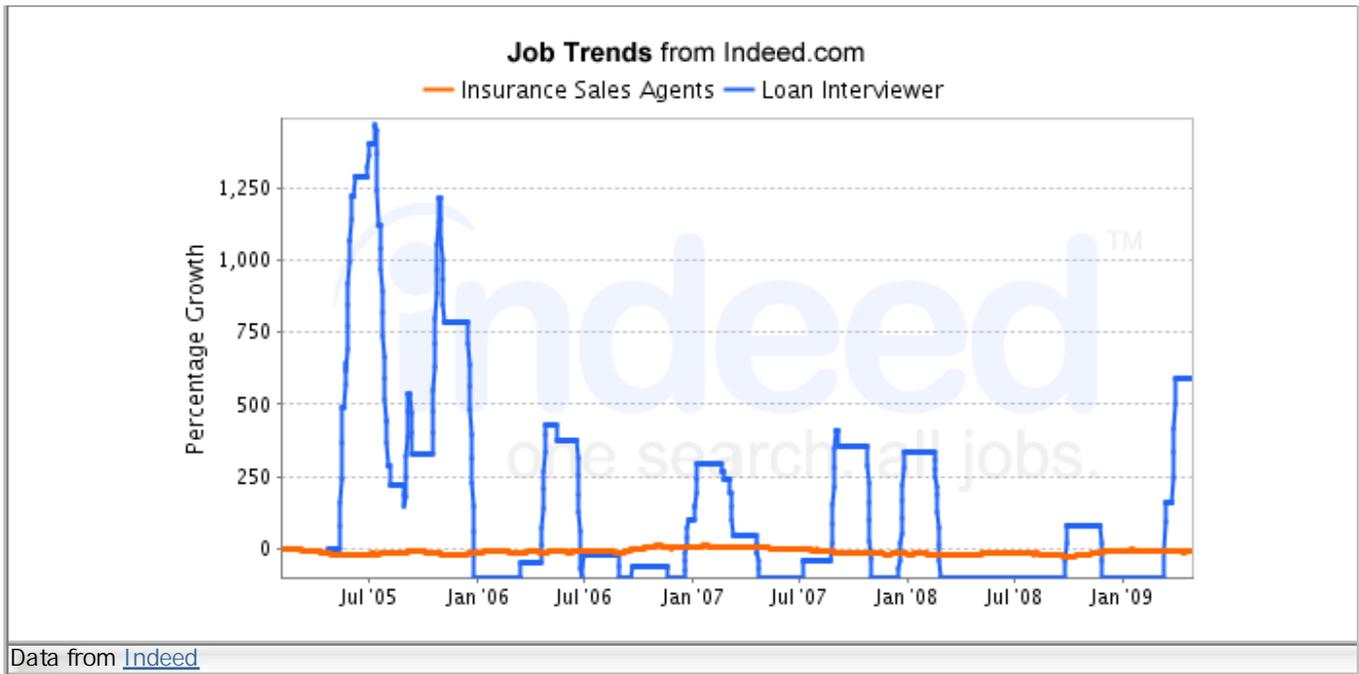
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Projected Annual Openings - 2006-2387	80	14	-66
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Sales Agents and Loan Interviewers and Clerks



Programs			
Related Programs			
Banking and Financial Support Services			
Banking and Financial Support Services. A program that prepares individuals to perform a wide variety of customer services in banks, insurance agencies, savings and loan companies, and related enterprises. Includes instruction in communications and public relations skills, business equipment operation, and technical skills applicable to the methods and operations of specific financial or insurance services.			
Institution	Address	City	URL
Eastern Maine Community College	354 Hogan Rd	Bangor	www.emcc.edu
Saint Josephs College	278 Whites Bridge Rd	Standish	www.sjcme.edu

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Depository credit intermediation	522100	31.44%	80,504	70,966	-11.85%
Activities related to credit intermediation	522300	14.34%	36,712	41,100	11.95%
Direct insurance (except life, health, and medical) carriers	524120	3.23%	8,276	7,479	-9.63%
Management of companies and enterprises	551100	2.81%	7,202	7,179	-0.33%
Legal services	541100	2.79%	7,132	6,773	-5.03%
Self-employed workers, primary job	000601	2.09%	5,351	4,929	-7.89%
Activities related to real estate	531300	1.41%	3,603	3,970	10.18%
Offices of real estate agents and brokers	531200	1.06%	2,723	2,868	5.32%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.82%	2,097	2,706	29.02%
Other financial investment activities	523900	0.70%	1,801	2,194	21.85%
Employment services	561300	0.66%	1,688	1,847	9.43%



Colleges, universities, and professional schools, public and private	611300	0.38%	979	947	-3.27%
Self-employed workers, secondary job	000602	0.38%	963	829	-13.93%
Residential building construction	236100	0.26%	678	660	-2.64%

Top Industries for Insurance Sales Agents

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	24.18%	105,439	110,660	4.95%
Direct insurance (except life, health, and medical) carriers	524120	8.41%	36,672	37,760	2.97%
Other insurance related activities	524290	2.00%	8,703	9,223	5.98%
Self-employed workers, secondary job	000602	1.35%	5,875	5,761	-1.93%
Management of companies and enterprises	551100	0.29%	1,265	1,437	13.56%
Depository credit intermediation	522100	0.29%	1,280	1,285	0.44%
Employment services	561300	0.20%	852	1,063	24.68%
Other financial investment activities	523900	0.15%	648	899	38.83%
Offices of real estate agents and brokers	531200	0.14%	592	710	19.99%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.12%	506	598	18.14%
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Legal services	541100	0.06%	273	296	8.20%
Securities and commodity contracts, brokerages, and exchanges	5231-2	0.06%	283	415	46.51%
Automobile dealers	441100	0.03%	146	163	11.75%



TORQ Analysis of Insurance Sales Agents to First-Line Supervisors/Managers of Non-Retail Sales Workers

ANALYSIS INPUT					
Transfer	Title	O*NET	Filters		
From Title:	Insurance Sales Agents	41-3021.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	First-Line Supervisors/Managers of Non-Retail Sales Workers	41-1012.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

TORQ RESULTS	
Grand TORQ:	94

Ability TORQ		Skills TORQ		Knowledge TORQ	
Level	96	Level	95	Level	91

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Speech Recognition	59	6	75	Management of Personnel Resources	66	21	72	Personnel and Human Resources	62	13	88
Speech Clarity	51	5	72	Coordination	64	4	77				
Originality	51	5	59	Systems Analysis	19	4	72				
Written Expression	55	4	65	Active Learning	73	3	72				
Selective Attention	41	4	53	Science	13	2	85				
Oral Comprehension	59	2	75								
Fluency of Ideas	48	2	65								
Mathematical Reasoning	48	2	56								

LEVEL and IMPT (IMPORTANCE) refer to the Target First-Line Supervisors/Managers of Non-Retail Sales Workers. GAP refers to level difference between Insurance Sales Agents and First-Line Supervisors/Managers of Non-Retail Sales Workers.

ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Insurance Sales Agents	First-Line Supervisors/Managers of Non-Retail Sales Workers	Importance
Oral Expression	62	62	78
Oral Comprehension	57	59	75
Speech Recognition	53	59	75
Speech Clarity	46	51	72
Problem Sensitivity	53	46	68
Deductive Reasoning	62	55	68



Written Comprehension	57	55	65
Written Expression	51	55	65
Fluency of Ideas	46	48	65
Inductive Reasoning	51	48	62
Category Flexibility	48	46	62
Near Vision	62	51	62
Originality	46	51	59
Information Ordering	48	46	59
Number Facility	50	46	59
Mathematical Reasoning	46	48	56
Selective Attention	37	41	53

Skill Level Comparison - Abilities with importance scores over 69

Description	Insurance Sales Agents	First-Line Supervisors/Managers of Non-Retail Sales Workers	Importance
Science	11	13	85
Coordination	60	64	77
Active Learning	70	73	72
Systems Analysis	15	19	72
Management of Personnel Resources	45	66	72

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Insurance Sales Agents	First-Line Supervisors/Managers of Non-Retail Sales Workers	Importance
Personnel and Human Resources	49	62	88

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Insurance Sales Agents	First-Line Supervisors/Managers of Non-Retail Sales Workers	Description	Insurance Sales Agents	First-Line Supervisors/Managers of Non-Retail Sales Workers
10+ years	0%	12%	Doctoral	0%	0%
8-10 years	4%	2%	Professional Degree	0%	0%
6-8 years	8%	45%	Post-Masters Cert	0%	0%
4-6 years	2%	10%	Master's Degree	0%	42%
2-4 years	1%	10%	Post-Bachelor Cert	0%	0%
1-2 years	28%	4%	Bachelors	5%	25%
6-12 months	2%	11%	AA or Equiv	16%	1%
3-6 months	0%	0%	Some College	24%	5%
1-3 months	3%	0%	Post-Secondary Certificate	17%	1%
0-1 month	2%	0%	High School Diploma or GED	31%	23%
None	46%	1%	No HSD or GED	3%	0%

Insurance Sales Agents

First-Line Supervisors/Managers of Non-Retail Sales Workers



Most Common Educational/Training Requirement:

Bachelor's degree

Work experience in a related occupation

Job Zone Comparison

3 - Job Zone Three: Medium Preparation Needed

4 - Job Zone Four: Considerable Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Most of these occupations require a four - year bachelor's degree, but some do not.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.

Tasks

Insurance Sales Agents

First-Line Supervisors/Managers of Non-Retail Sales Workers

Core Tasks

Core Tasks

Generalized Work Activities:

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Organizing, Planning, and Prioritizing Work - Developing specific goals and plans to prioritize, organize, and accomplish your work.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.

Specific Tasks

Specific Tasks

Occupation Specific Tasks:

Occupation Specific Tasks:

- Attend meetings, seminars and programs to learn about new products and services, learn new skills, and receive technical assistance in developing new accounts.
- Calculate premiums and establish payment method.
- Call on policyholders to deliver and explain policy, to analyze insurance program and suggest additions or changes, or to change beneficiaries.
- Confer with clients to obtain and provide information when claims are made on a policy.
- Contact underwriter and submit forms to obtain binder coverage.
- Customize insurance programs to suit individual customers, often covering a variety of risks.

- Analyze details of sales territories to assess their growth potential, and to set quotas.
- Attend company meetings to exchange product information and coordinate work activities with other departments.
- Confer with company officials to develop methods and procedures to increase sales, expand markets, and promote business.
- Coordinate sales promotion activities, and prepare merchandise displays and advertising copy.
- Direct and supervise employees engaged in sales, inventory-taking, reconciling cash receipts, or performing specific services such as pumping gasoline for customers.
- Examine merchandise to ensure correct pricing and display, and that it functions as



- Develop marketing strategies to compete with other individuals or companies who sell insurance.
- Ensure that policy requirements are fulfilled, including any necessary medical examinations and the completion of appropriate forms.
- Explain features, advantages and disadvantages of various policies to promote sale of insurance plans.
- Explain necessary bookkeeping requirements for customer to implement and provide group insurance program.
- Inspect property, examining its general condition, type of construction, age, and other characteristics, to decide if it is a good insurance risk.
- Install bookkeeping systems and resolve system problems.
- Interview prospective clients to obtain data about their financial resources and needs, the physical condition of the person or property to be insured, and to discuss any existing coverage.
- Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.
- Perform administrative tasks, such as maintaining records and handling policy renewals.
- Plan and oversee incorporation of insurance program into bookkeeping system of company.
- Seek out new clients and develop clientele by networking to find new customers and generate lists of prospective clients.
- Select company that offers type of coverage requested by client to underwrite policy.
- Sell various types of insurance policies to businesses and individuals on behalf of insurance companies, including automobile, fire, life, property, medical and dental insurance or specialized policies such as marine, farm/crop, and medical malpractice.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- calculate insurance premiums or awards
- calculate rates for organization's products or services
- communicate visually or verbally
- compute financial data
- conduct sales presentations
- determine customer needs
- evaluate degree of financial risk
- fill out business or government forms
- follow contract, property, or insurance laws
- inspect property
- install computer programs
- interview customers

advertised.

- Examine products purchased for resale or received for storage to determine product condition.
- Formulate pricing policies on merchandise according to profitability requirements.
- Hire, train, and evaluate personnel.
- Inventory stock, and reorder when inventories drop to specified levels.
- Keep records pertaining to purchases, sales, and requisitions.
- Listen to and resolve customer complaints regarding services, products, or personnel.
- Monitor sales staff performance to ensure that goals are met.
- Plan and prepare work schedules, and assign employees to specific duties.
- Prepare rental or lease agreements, specifying charges and payment procedures for use of machinery, tools, or other items.
- Prepare sales and inventory reports for management and budget departments.
- Provide staff with assistance in performing difficult or complicated duties.
- Visit retailers and sales representatives to promote products and gather information.

Detailed Tasks

Detailed Work Activities:

- access media advertising services
- analyze sales activities or trends
- assign work to staff or employees
- conduct or attend staff meetings
- conduct sales presentations
- conduct training for personnel
- consult with managerial or supervisory personnel
- develop advertising strategy
- develop budgets
- develop policies, procedures, methods, or standards
- dictate correspondence
- direct and coordinate activities of workers or staff
- evaluate information from employment interviews
- evaluate performance of employees or contract personnel
- explain rules, policies or regulations
- hire, discharge, transfer, or promote workers
- inventory stock to ensure adequate supplies
- investigate customer complaints
- maintain production or work records
- make presentations
- monitor worker performance
- order or purchase supplies, materials, or equipment



- maintain records, reports, or files
- make decisions
- make presentations
- motivate people
- obtain information from individuals
- provide customer service
- sell insurance policies
- use accounting or bookkeeping software
- use computers to enter, access or retrieve data
- use interpersonal communication techniques
- use knowledge of written communication in sales work
- use marketing techniques
- use telephone communication techniques
- use word processing or desktop publishing software

Technology - Examples

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- Allied Financial Software Act4Advisors
- Applied Systems Vision
- Benefits Technology Group SalesLogix
- CPU Tracker Software CPU Tracker
- E-Z Data SmartOffice
- Fiserv FSC Manager
- Hoffman Computer Systems Amsoft
- Infospectrum Quick Insure
- InStar Orion
- Insurance Systems WebWriter BackOffice
- Insurance Technologies ForeSight Enterprise
- Tangle S Creations Your Insurance Office

Data base user interface and query software

- Insurance Technology Consultants WOW

Document management software

- Allstar Software Systems Kofax

Electronic mail software

- Microsoft Outlook

Enterprise resource planning ERP software

- oversee sales programs
- oversee work progress to verify safety or conformance to standards
- plan or organize work
- prepare rental or lease agreement
- prepare reports
- provide customer service
- publicize job openings
- purchase office equipment or furniture
- recommend improvements to work methods or procedures
- recommend personnel actions, such as promotions, transfers, and dismissals
- recommend purchase or repair of furnishings or equipment
- requisition stock, materials, supplies or equipment
- resolve customer or public complaints
- resolve or assist workers to resolve work problems
- select software for clerical activities
- use knowledge of written communication in sales work
- write advertising copy

Technology - Examples



- Advantage Information Systems The Agency Advantage
 - Agency management software
 - Agency Master
 - Agency Software AgencyPro
 - AMS Services AMS 360
 - Applied Systems The Agency Manager
 - CoVirt VirtGate
 - DORIS FILESERVERonline
 - FINEOS Insure
 - G2X Agility: Insurance
 - GBS Agency Expert
 - Insurance Technologies Corporation InsurancePro
 - irs-aims MARS
 - LIDP Consulting Services The Administrator
 - MI-Assistant MI Management System
 - NaviSys Front Office
 - North American Software Associates Eclipse
 - Online Database Solutions Agent Intelligence
 - QuickQuote QuickFile Agency Management System
 - Results International Systems Artius Suite
 - Skywire Software Policyware
 - Special Agent
 - Terrace Consulting AgencyInsight
 - Trittech Financial Systems General Insurance Management System GIMS
 - United Systems and Software Individual Life and Health Administration System
 - Vulcan Solutions Vulcan Insurance
- Financial analysis software
- Cygnus Software IncomeMax
 - Insurance analysis software
 - Insurance rating software
 - Underwriting software
- Internet browser software



- Web browser software
- Office suite software
 - Microsoft Office
- Presentation software
 - Microsoft PowerPoint
- Spreadsheet software
 - Microsoft Excel
 - Spreadsheet software
- Word processing software
 - Microsoft Word
 - Word processing software

Tools - Examples

- Desktop computers
- Digital cameras
- Laser printers
- Notebook computers
- Personal computers
- Pen-based computers

Labor Market Comparison

Maine Department of Labor.

Description	Insurance Sales Agents	First-Line Supervisors/Managers of Non-Retail Sales Workers	Difference
Median Wage	\$ 43,290	\$ 55,220	\$ 11,930
10th Percentile Wage	\$ 27,510	\$ 25,020	\$(2,490)
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 68,990	\$ 72,480	\$ 3,490
90th Percentile Wage	\$107,960	\$ 95,830	\$(12,130)
Mean Wage	\$ 61,240	\$ 59,150	\$(2,090)
Total Employment - 2378	1,620	930	-690
Employment Base - 2006	3,122	1,297	-1,825
Projected Employment - 2387	3,241	1,280	-1,961
Projected Job Growth - 2006-2387	3.8 %	-1.3 %	-5.1 %
Projected Annual Openings - 2006-2387	80	19	-61
Special			

Special Occupations:

National Job Posting Trends

Trend for Insurance Sales Agents and First-Line Supervisors/Managers of Non-Retail Sales Workers



Data from [Indeed](http://Indeed.com)

Programs

Related Programs

Business, Management, Marketing, and Related Support Services, Other

Business, Management, Marketing, and Related Support Services, Other. Any instructional program in business, management, marketing and related support services not listed above.

Institution	Address	City	URL
Maine Maritime Academy	C3	Castine	www.mainemaritime.edu

General Merchandising, Sales, and Related Marketing Operations, Other

General Merchandising, Sales, and Related Marketing Operations, Other. Any instructional program in merchandising, sales, and related marketing operations not listed above.

No information on schools for the program

Special Products Marketing Operations

Special Products Marketing Operations. A program that prepares individuals to perform marketing and sales operations connected with the promotion of special products, including floristry, food, and home and office products. Includes instruction in principles of marketing research and advertising, promotional campaign organization, media relations, and applicable technical and administrative skills.

No information on schools for the program

Specialized Merchandising, Sales, and Related Marketing Operations, Other

Specialized Merchandising, Sales, and Marketing Operations, Other. Any instructional program in sales, marketing, and distribution operations not listed above.



No information on schools for the program

Maine Statewide Promotion Opportunities for Insurance Sales Agents

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings	Special
41-3021.00	Insurance Sales Agents	100	3	1,620	\$43,290.00	\$0.00	4%	80	
13-2052.00	Personal Financial Advisors	96	3	360	\$94,100.00	\$50,810.00	10%	13	
13-2053.00	Insurance Underwriters	95	3	460	\$56,090.00	\$12,800.00	-1%	12	
13-2072.00	Loan Officers	95	3	1,450	\$49,380.00	\$6,090.00	9%	29	
41-1012.00	First-Line Supervisors/Managers of Non-Retail Sales Workers	94	4	930	\$55,220.00	\$11,930.00	-1%	19	
11-3031.02	Financial Managers, Branch or Department	93	4	2,440	\$67,670.00	\$24,380.00	7%	58	
19-3021.00	Market Research Analysts	93	4	200	\$49,960.00	\$6,670.00	3%	2	
13-1031.01	Claims Examiners, Property and Casualty Insurance	92	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	92	4	770	\$43,900.00	\$610.00	8%	23	
41-9021.00	Real Estate Brokers	91	3	320	\$61,300.00	\$18,010.00	-1%	22	
11-2031.00	Public Relations Managers	91	4	290	\$71,020.00	\$27,730.00	9%	10	
13-1031.02	Insurance Adjusters, Examiners, and Investigators	91	3	1,570	\$49,360.00	\$6,070.00	3%	44	★
11-9081.00	Lodging Managers	91	3	520	\$43,350.00	\$60.00	17%	62	★
11-2011.00	Advertising and Promotions Managers	90	4	280	\$56,210.00	\$12,920.00	2%	7	
11-9141.00	Property, Real Estate, and Community Association Managers	90	3	390	\$43,920.00	\$630.00	14%	19	

Special Occupations:

Top Industries for First-Line Supervisors/Managers of Non-Retail Sales Workers

Industry	NAICS	% of Industry	Employment	Projected Employment	% Change
Self-employed workers, primary job	000601	39.62%	209,982	213,615	1.73%



Self-employed workers, secondary job	000602	5.76%	30,532	29,023	-4.94%
Wholesale electronic markets and agents and brokers	425100	3.02%	16,027	17,367	8.36%
Postal service	491100	2.47%	13,079	12,713	-2.80%
Professional and commercial equipment and supplies merchant wholesalers	423400	1.97%	10,437	11,617	11.31%
Grocery and related product wholesalers	424400	1.68%	8,880	9,272	4.41%
Telephone call centers	561420	1.51%	7,986	7,953	-0.42%
Insurance agencies and brokerages	524210	1.48%	7,832	8,460	8.01%
Electrical and electronic goods merchant wholesalers	423600	1.36%	7,229	8,138	12.58%
Advertising and related services	541800	1.27%	6,729	7,249	7.74%
Management of companies and enterprises	551100	1.26%	6,666	7,338	10.08%
Beer, wine, and distilled alcoholic beverage merchant wholesalers	424800	1.17%	6,189	6,523	5.40%
Hardware, and plumbing and heating equipment and supplies merchant wholesalers	423700	1.08%	5,748	6,230	8.40%
Computer systems design and related services	541500	0.94%	4,974	6,413	28.92%
Miscellaneous nondurable goods merchant wholesalers	424900	0.92%	4,877	5,063	3.81%

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Industry & Occupational Data Sources

TORQ Results: The TORQ Scores is based upon an proprietary algorithm applied against Knowledge, Skills and Ability levels and importance derived from O*NET 12.

ASK Analysis, Experience & Education Levels and Tasks: O*Net 12

Labor Market Comparisons Occupational Projections data from Maine Department of Labor

National Posting Trends Indeed.com

Labor Pool & Promotions Opportunities: Occupational Projections data from Maine Department of Labor

Top Industries: Occupational Employment Statistics program (U.S. Bureau of Labor Statistics)