



Business Resource List

Complied by Stuart Gibbs, Business Librarian

Send questions to reference@libraryvisit.org

Job Outlook

Occupational Outlook Handbook (Dept. of Labor)

<http://www.bls.gov/ooh>

Insurance Sales Agent

<https://www.bls.gov/ooh/sales/insurance-sales-agents.htm>

Insurance and Underwriters

<https://www.bls.gov/ooh/business-and-financial/insurance-underwriters.htm>

Claims Adjusters, Examiners, and Investigators

<https://www.bls.gov/ooh/business-and-financial/claims-adjusters-appraisers-examiners-and-investigators.htm>

Actuaries

<https://www.bls.gov/ooh/math/actuaries.htm>

Books

The career chronicles : an insider's guide to what jobs are really like : the good, the bad, and the ugly from over 750 professionals / Michael Gregory

Equine law & horse sense / Julie I. Fershtman

Firestarters : 100 job profiles to inspire young women / Kelly Beatty

Horses for dummies / Audrey Pavia

The Horse illustrated guide to buying a horse / by Lesley Ward

Horsekeeping on a small acreage : designing and managing your equine facilities / Cherry Hill

How to hire and develop your next top performer : the five qualities that make salespeople great / Herb Greenberg

The insurance maze : how you can save money on insurance--and still get the coverage you need / Kimberly Lankford

Miniature horses, mini horses, mini ponies as pets : care, health, training, playing, costs and where to buy all included / by Elliot Lang

Power insurance letters : a professional's resource for sales success / William H. Pivar

Start your own business : the only startup book you'll ever need / by The Staff of Entrepreneur Media

Starting & running your own horse business / by Mary Ashby McDonald

Teaching safe horsemanship : a guide to English & Western instruction / Jan Dawson

Databases from Libraryvisit.org (Must have a Public Library of Youngstown and Mahoning County Card)

Business Insights: Global

News stories from around the world

Business Source Premier

SWOT Analysis of Publicly Traded Companies, Business News

Demographics NOW

Demographic information

Age by Sex Comparison

Consumer Expenditure Comparison

Daytime Population Comparison

Household Comparison

Population Comparison

EBSCOHost

Keyword-Understanding Equine Insurance Policies

Gale Directory Library

Associations, Trade shows

Gale Virtual Reference Library

Industry Reports, Business Plans

Mergent Intellect

Global companies (Suppliers, Distributors, Competition)

ReferenceUSA

Industry Maps, Competition

S&P Global NetAdvantage

Industry Surveys, Competitive Intelligence

Websites

Suppliers <http://www.thomasnet.com>

Local Help/Resources

[Mahoning Valley is for Entrepreneurs](#)

How to Market Your Horse Business

<https://www.facebook.com/howtomarketyourhorsebusiness/>

Creative Marketing Ideas for Insurance Agents

<http://smallbusiness.chron.com/creative-marketing-ideas-insurance-agents-60153.html>

Local Casino

Horse trainers & IMOs: How to cultivate top-producing agents

<http://www.lifehealthpro.com/2015/08/25/horse-trainers-imos-how-to-cultivate-top-producing>

59 Insurance Marketing Ideas, Tips, & Strategies To Get All The Clients You Need

<http://agencyupdates.com/insurance-marketing-ideas/>

27 Creative Sales and Marketing Ideas for Insurance Agents

<https://contactability.com/pages/27-creative-sales-and-marketing-ideas-for-insurance-agents.html>

Insurance Agency Sales and Marketing Ideas

<https://www.pinterest.com/insurancesplash/insurance-agency-sales-and-marketing-ideas/>

Marketing for Insurance Agents

<https://www.pinterest.com/pamlutey/marketing-for-insurance-agents/>

Company examples

<http://www.broadstoneequine.com/protect-your-horse>

<http://www.insurancejournal.com/magazines/features/2001/04/23/17992.htm>

<http://www.thehartford.com/business-insurance/equine-mortality>

Articles

<http://www.horsechannel.com/horse-resources/>

<http://www.insurancejournal.com/magazines/features/2001/04/23/17992.htm>

<http://www.thehorse.com/articles/10064/equine-insurance>

Practical Horse Law: A Guide for Owners and Riders

By Brenda Gilligan

<https://books.google.com/books?id=NDHAcw81sWYC&pg=PR10&lpg=PR10&dq=horse+insurance+books&source=bl&ots=S8TXXgC7xx&sig=KoHZ8b-tpVdLFrFZziLTxBA9oXE&hl=en&sa=X&ved=0ahUKewjFuYfy->

[L_UAhUP8YMKHYGxCOo4MhDoAQhAMAU#v=onepage&q=horse%20insurance%20books&f=false](https://books.google.com/books?id=NDHAcw81sWYC&pg=PR10&lpg=PR10&dq=horse+insurance+books&source=bl&ots=S8TXXgC7xx&sig=KoHZ8b-tpVdLFrFZziLTxBA9oXE&hl=en&sa=X&ved=0ahUKewjFuYfy-L_UAhUP8YMKHYGxCOo4MhDoAQhAMAU#v=onepage&q=horse%20insurance%20books&f=false)

Insurance Sales Agent

ABOUT THE JOB

Equine **insurance** agents specialize in providing **insurance** to individual **horse** owners and **horse** businesses. They insure against **horse** loss, injury, lawsuits, fire, and other disasters. Agents may be employed by one agency or they may operate as independent business people, representing several companies and placing policies directly with the company that best serves their clients' needs. Agents spend their time meeting with clients at **horse** events, barns, and farms—they also work at the office making calls and doing computer and paperwork. Sometimes their cars often double as offices. Agents usually determine their own working hours, often scheduling appointments on weekends and in the evening for the convenience of their clients.

A high degree of self-motivation is necessary to be successful in this field, as agents work on a commission basis. **Marketing** and networking skills are important for building a client base. Experience with horses is desirable, since it allows you to better understand customer needs and concerns, and will be beneficial for networking and **marketing** your services. Also, insurers sometimes prefer to hire individuals with technical expertise in the market they are targeting.

EDUCATION AND TRAINING

A four-year degree in business, economics, or an equine-related field, or experience in sales, business, or finance is essential. State licensing is required.

SALARY

The median annual salary is \$38,750.

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RESOURCES

To make contacts in the industry, visit **horse** shows, expos, rodeos, and other places where **horse** people convene. Occupational information about **insurance** sales agents is available from many local **insurance** offices. The department of **insurance** for each state provides licensing requirements. Other resources include:

Independent **Insurance** Agents and Brokers of America

127 South Peyton Street

Alexandria, VA 22314

www.independentagent.com

Insurance Vocational Education Student Training (InVEST)

127 S. Peyton St.

Alexandria, VA 22314

www.investprogram.org



JORENE MIZE, INSURANCE BROKER

Jorene Mize has been in the insurance business for over 40 years and has spent the last five years specializing in equine insurance. After many years of working in the general insurance industry, Jorene finally found a niche for herself in equine insurance and started her own successful business with the support of her family. Because of her daughter's love of horses, Jorene has become a western pleasure rider herself and has a 9-year-old Red Dun named Kate, after Katharine Hepburn. Although her family started out with only one leased horse for her daughter, now they own 14 quarter horses and a jackass named Radar; all are cared for and trained by her daughter in Lancaster, California.

Q. How long have you worked in insurance?

A. 40-plus years.

Q. What did it take to start your own business?

A. I had always worked successfully for insurance agencies owned by others, but, although I loved helping my clients, I had some unsatisfying experiences in these agencies. My daughter and son convinced me to take my accounts and open my own office out of my home. I followed the example of my daughter, who had taken what she loved—horses—and created her own boarding and training business. I took what I loved and built my own business helping people with insurance. My son did my Web site, and my daughter provided moral support to keep me going while trying to make ends meet. I started with a small room with one desk, a printer, a computer, and a file cabinet. And for the first year and a half, it was a struggle—more than I'd bargained for, actually. It was enough of a struggle that I considered going

back to work for others. But as the Web site progressed, and really began to take off, the business went from being in the red to being in the black. Now, I have an entirely separate office building with three desks, three computers, four file cabinets and so much work that now my daughter is working with me!

Q. What did you do prior to your current career?

A. Prior to specializing in equine insurance, I wrote all types of insurance: home, auto, commercial. I have worked as an insurance agent since graduating from high school (many years ago).

Q. What does your job involve?

A. I continuously keep updated on the current markets for equine insurance. I speak with clients on the phone, explaining coverages, and I e-mail quotes. In dealing with the insurance companies, I'm particular about giving them the accurate information they need in a timely manner. Mostly, I enjoy finding ways for people to meet their insurance needs. I've found that I like horse people and I like being able to help them.

Q. What is your typical workday like?

A. In the morning, I check my e-mail and respond to quote requests for insurance on horse mortality, horse trailer, guided trail ride, pony ride, farm and ranch, and horse training and riding instruction. Then, I begin processing new business by doing applications, faxing companies for quotes, faxing applications to prospective customers, returning customers' phone calls, rating, mailing policies, invoicing, and answering more e-mails. I typically receive 20 to 40 quote requests daily on the Internet.

Q. How many hours/days per week do you usually work?

A. Anywhere from 10 to 12 hours a day and usually four or five hours on Saturday and Sunday. However, now that my daughter is working full-time with me, I will probably be able to cut down to seven or eight hours a day. And, I would have to work even more hours if it weren't for my son. He has streamlined and automated some of my online quoting and application processes, which has probably cut my time in half.

Q. What percentage of your business is devoted to equine insurance?

A. Sixty percent.

Q. What other types of insurance do you sell?

A. Home and commercial.

Q. What do you enjoy most about your work?

A. Equine people have been the absolute best to work with. They are appreciative of the service we give them and are not just shopping for the best deal, even though we always try to find the best rates possible.

Q. What do you like least about your work?

A. The paperwork. It never ends!

Q. What is your educational background?

A. High school and insurance courses.

Q. When did you know you wanted to go into insurance sales?

A. In my senior year of high school, an insurance agent in my hometown, Fairbanks, Alaska, needed a secretary. I had the first appointment and he was such a sweet man who couldn't say no to anyone, so he hired me.

Q. What is your background with horses?

A. My daughter has been involved with horses since she was 11. I would take her to a ranch every weekend where she would work with the horses. Then, we leased her a horse. Now, we have 14 of our own. Since she takes care of all the horses, trains, and gives lessons, I continuously learn from her.

Q. In what discipline do you ride?

A. I ride western for pleasure.

Q. What is your most memorable moment working in the horse world?

A. Seeing the foals born. As far as insurance goes, there are a lot of great moments, especially when clients thank me for talking them into equine medical insurance. When something terrible happens to their horse, they then have coverage and they don't have to worry about how they'll pay for it.

Q. Is having horse experience necessary to be successful working in equine insurance?

A. I feel it is because that's what helps me understand the illnesses of horses, the various breeds, and uses.

Q. What is the most rewarding part of selling equine insurance?

A. I appreciate the people who are thankful that this type of insurance is

available at a fairly inexpensive price; it gives them peace of mind.

Q. What is the most challenging part of working in equine insurance?

A. Trying to find companies to write trail ride insurance.

Q. What is the most challenging obstacle in your career?

A. Opening my own business.

Q. What has driven you to excel in your career?

A. My family.

Q. What education and/or experience do you recommend for someone interested in an insurance career?

A. Pick a specialty that you are really interested in and specialize in selling that kind of insurance. Really know the coverages so you can properly advise the clients on what is worthwhile to purchase as opposed to what they don't really need.

Q. What personal strengths or skills do you believe a person should have who is considering this field?

A. Good conversation skills and product knowledge.

Q. What advice would you give to someone who wants to specialize in equine insurance?

A. Work for a reputable agency or company and learn all you can about insurance. Get as much one-on-one experience with horses or veterinarians to gain knowledge of horses.

Q. If you could do it over, is there anything you would have done differently to reach your career goal?

A. Yes. I would have opened my own office MUCH, MUCH earlier in life.

Q. What do you think the job outlook is for equine insurance agents?

A. I think it is quite good as there are only a few agents who actually specialize in equine insurance. I find that being licensed in 40 states, it is amazing how much business I write. Clients tell me they cannot find anyone in their state who writes equine business, or if they do, those agents don't know enough about the product.

Q. In very general terms, what income do you believe someone in your field can expect starting out?

A. If they go to work for an agency, they would probably start out at around \$30,000 a year; and if they work on commission, it could be up to \$60,000 or more a year.

https://books.google.com/books?id=VNgPBgAAQBAJ&pg=PT335&dq=marketing+horse+insurance&hl=en&sa=X&ved=0CF4Q6AEwCWoVChMIveie1_aLyQIVih0eCh27dAJD#v=onepage&q&f=false