

Why Generation Y Is So Important

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Back when I was young (I'm only 24 now, so it wasn't that long ago), I would spend a Saturday a month going into work with my father. On the way into the office, we would stop at the local convenience store to pick up snacks for the day ahead of us. I would always get a bagel with cream cheese, a 20-ounce bottle of orange juice and a whole box of Fig Newtons. Upon arriving at the office, I would ply myself on fig-injected cookies while my father worked diligently on his various projects. Most of the time he would set me up on a vacant computer to play games and use drawing programs. I would get totally engrossed in my electronic coloring projects and would, upon completion, print them out on that cool green-rule paper.

Now think back to when you were a kid and your father (or mother) took you into work. It's possible they were working on a computer or they may have been using, now what were those things called... typewriters? Today, my fellow Gen-Yers, we and the younger part of our generation (five- to 10-year olds) have digital cameras, iPods and cell phones for our personal use. When I was their age, LEGOs were as complicated as I wanted to get. My point is that the industry is changing. It is a whole new ballgame and who better to keep the industry moving but the people that grew up using the technologies that are prominent today.

Making Insurance Fun

Better than a warm keg of Natty Ice used to play a game of Beerpong in a weird fraternity basement, is the fact that you can be making big money very soon in the insurance industry. The following are terms with which you may want to become familiar: money, networking, position advancement and gaming. Yes, I said gaming. Making the insurance industry fun is like a game of Monopoly. Confused how a simple Parker Brothers game is the solution to your problems? Let me explain.

First, there is the game board. It is a structure, like the insurance industry, that has many opportunities; some good, like the Boardwalk; and some not so great, like Baltic Avenue. On this board are the players: battleships (executives), cowboys and racing cars (big-time producers), wheel barrels and thimbles (customer service reps), cannons (marketing reps), irons (claims adjusters), boots (underwriters) and doggies (the boys and girls that haven't quite found their niche yet).

I myself was at one point a "doggie." I started working at The Barclay Group at 202 Broad St., Riverton, N.J., in the summer of 1997. My first day was spent in our President John Latimer's office (vice president at the time) filing commercial lines while he golfed in Florida. So while the "battleship" was on the back nine, I was learning what a policy number was. Over the next six years, while attending high school and college, my work at Barclay gave me a thorough insurance education, as well as teaching me many general business tactics and techniques that put me on track to where I am today.

Coming into my last semester of college, September 2003, my marketing-man dream was to work as a brand manager at a top advertising firm in New York City. While I still think about making fancy ad pitches to fancy people, I know that the insurance industry is where I belong. Sometimes, like the game of Monopoly, you take a chance. And when the cards are dealt you can either pay a poor tax (i.e., not know what career path you want to enter) or you can advance to Go and collect \$200 (i.e., Have a bright future, in a bright industry that has many possibilities).

Attacking The Issue Head-On

Recently, I was sitting at my neighborhood diner, talking to my favorite waitress and realized something; there are a lot of unhappy workers out there. She, already 23 years old, felt that her possibilities were limited. I informed her that not only were her possibilities not limited, but she had

many of the qualities that would make her a great customer service representative at an insurance agency. She asked me how serving food and coffee qualified her for a professional career. I told her that, after a bit of education, insurance is really only serving up a full plate of coverage and a hot cup of service.

The beauty about the insurance industry is that there are so many options. Let's say you want to sell personal lines automobile and homeowners policies; well, you'd need a Property & Casualty license. With about a month of schooling required, and only one test, you could be licensed and well on your way to a life-long career. Maybe you're a marketing person and think the insurance industry is too stuffy and leaves no room for creativity. Wrong! I do marketing every day. I have created commercials and designed newspaper ads; set up trade shows and done creative proposals for deals worth millions of dollars. Every once in a while, I even get to attend black-tie events that make you feel like a "fancypants."

So What Does The Gen-Y Guy Say?

Now, I am a battleship. I'm not building hotels at Park Place yet, but that's where I'm headed. If you haven't figured it out yet, being part of an independent insurance agency can be lucrative and professionally rewarding. You can be a customer service representative or CEO; a producer or internal underwriter; a department manager or a marketing manager... like me!

So "Mr. and Miss I-still-don't-know-what-career-path-to-take;" if you are not chomping at the bit, surfing the Web for the PIA and YIP Web sites right now (here's a hint: www.piaonline.org/NJ and www.njyip.org), then we might not want you... just joking! Logon now and see what's going on in our industry and don't be afraid to e-mail us and ask questions. That's why we're here!

