

A Chat with Andrew Todd

SENIOR/DOUBLE MAJOR
RISK MANAGEMENT AND INSURANCE PROGRAM
FINANCIAL PLANNING PROGRAM
OLIVET COLLEGE

You decided in high school to check out an insurance career. Why?

When I was in 10th grade, I got called to the counselor's office. It wasn't what you might think. She had noticed I had been taking accounting and that I was doing really well. She told me about a program being offered at the Genesee Career Institute for the very first time in risk management and insurance. She thought I might be interested.

I went home and told my parents and they pushed me pretty hard to sign up – especially when they heard I could earn free college credit, my AINS designation, and attend classes at an insurance company. My sister had gone through the nursing program at our high school skill center and my parents saw how much it helped her. Both my mom and dad had worked at Buick before they retired, so they liked the idea that I might hold the first "white collar" job in the family. After we went to orientation, we all just knew it was something I had to do.

Why is insurance a good fit for you?

I'm a curious person by nature, and my friends always tease that I'm the type of guy who likes to read Wikipedia for fun (and yes, I actually do!). At one point in the high school

program, we learned first-hand about commercial underwriting. I was fascinated that underwriters research all the different businesses applying for insurance, and figure out what's risky and what isn't. Underwriters get to learn about all kinds of different things you normally wouldn't, ranging from manufacturing or repair companies to donut shops and everything in between. For someone like me who likes to learn just for the sake of learning, it was a path that held a lot of appeal.

Tell me about your studies and activities at Olivet College.

The credits I earned from the skill center directly applied to my program at Olivet. I came in prepared to tackle college with nine credits under my belt. That was great! I'm a double major in risk management and insurance, and also in financial planning, and I'm on track to graduate in December 2020. I've had two summer internships so far – both at Pioneer State Mutual – the company that hosted the high school program. Those experiences gave me the chance to work side-by-side with some extremely knowledgeable people, and to discover the business first-hand.



There is an incredibly high demand for talent as a lot of experienced and knowledgeable people are retiring from the business. I want to be there to help fill those shoes, and to encourage others to join me by coming on board.

Olivet encouraged me to get involved with Gamma Iota Sigma – the professional insurance risk management fraternity. We attended the international conference in Dallas my very first semester. That experience showed me what a great resource Gamma is for networking, career building and comradery. I'm the chief financial officer of our local chapter. It's a fantastic way to build leadership skills and to be part of an organization that cares about its members. We're also focused on giving back to the community through coordinating recreational activities with veterans and seniors, cleaning up rivers and parks, and conducting food drives.

What motivates you to continue along this career path?

Insurance is something that everyone needs, so having a career in the industry means I'll be doing something that helps people.

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That's important to me. Plus, there is an incredibly high demand for talent as a lot of experienced and knowledgeable people are retiring from the business. I want to be there to help fill those shoes, and to encourage others to join me by coming on board.

Some people think insurance careers are dull. What do you say to that?

I tell them that's simply not true. Believe me. I had the same perception when I was in high school. You need to give the business a chance and go in with an open mind. There is a ton of opportunity and a ton of variety. Explore it all and hone in on what you find interesting. You're bound to find something. And you're pretty much guaranteed a secure job with a good wage when you finish your studies. It's almost too good to be true. But that's part of the fun, and why working in the insurance industry is so exciting. ●



Ann Kammerer is a freelance writer living in East Lansing. She has written extensively about business people, educators, artists and everyday

citizens doing good things.