



A Chat with **Morgan Wiard**

**Graduate, Ferris State University
Actuarial Science/Risk Management**



Michigan Agent has been talking to students who recently graduated, or are in the midst of programs and internships focused on insurance careers. We're discovering a common thread that confirms what we've known all along: that careers in insurance are rewarding, challenging, and replete with opportunity for personal and professional growth.

Read on! See what our newest agents or agents-in-the-making have to say, and find out how your agency can participate in recruiting and building talent for the 21st century.

Did you grow up in an insurance family?

Actually, no. My mom is a hairdresser. My dad worked in a factory. I'm the first person in my family to get a college degree. I grew up in Sturgis, down near the Indiana border.

What inspired you to attend college and pursue an insurance industry career?

My parents and grandparents always taught me to lead a life that serves other people. I always knew I would go into a profession in which I could put my own value into the world.

When I first started at Ferris, I was in the pharmacy program. I soon realized some of the things I was studying – like biology – weren't my favorite. I still wanted to be in a field where I could help people. I like to research things and love math, so I switched to actuarial science. It's a relatively new field of study here at Ferris, and I saw it was an area where I could connect with people, be of help, and provide a service – just like my parents have encouraged me to do.

How did your college program reinforce your decision and prepare you for an insurance industry career?

For a while, I was having doubts that maybe I had chosen to study the wrong profession. Some of my friends had different impressions of insurance – that the business was boring and

built around taking advantage of people. That couldn't be further from the truth.

My internship last summer at EMC Insurance in Lansing really solidified my beliefs. Insurance is filled with professionals who are absolutely committed to helping others, reaching out, and making people feel cared about – whether during a time of need or otherwise.

What have you learned about careers in insurance that you didn't know before?

I definitely learned about and grew to love the analytical side of insurance. It's fascinating to see what you can glean from the numbers you're presented, and to analyze loss ratios and the value placed on things.

What are you looking forward to as you start your career?

I got a job offer from Nationwide Insurance when I was just finishing up my degree. I will be working at their corporate headquarters in Columbus, Ohio, and will be trained to work in underwriting.

I also plan to stay involved as an alumnae in Gamma Iota Sigma. I was the president of the insurance fraternity at Ferris, and involved in organizing activities and building membership. It was really awesome to see students flock to the chapter, and to see them learn about opportunities in the insurance business. As an alumnae, I want to get involved in fraternity leadership and help facilitate training through Gamma Iota Sigma chapters nationwide.

Why would you recommend checking out insurance as a career choice?

Realistically, there is something for everyone in insurance. There are so many different things you can do. You can be an agent and help a customer directly, or you can be an actuarial and analyze numbers and situations. It's a thriving industry with tons of opportunity.

For me, it all goes back to how I grew up. My mom taught me to be empathetic and to care about the well-being of others. That's always been a big lesson for me. Being in insurance gives me a way to see how I can have a direct effect on people's lives – particularly during a time of need. I'm really excited to see where I can go. ■

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

Michigan Insurance Students Awarded InVEST Scholarships

MAIA congratulates the following Michigan students who have been awarded InVEST (IIABA) scholarships:

- Tori George, Lake Shore High School, St. Claire Shores: \$1,500
- Trevor Wilson, Okemos High School (Wilson Talent Center), Okemos: \$1,000
- Austin Gonser, Northwood University, Midland: \$500
- Phillip Hawes, Olivet College, Olivet: \$500

In all, InVEST awarded \$62,500 to 40 students in insurance-related programs representing 17 high schools, colleges and universities in eight states. InVEST high school and college programs across the county are working to better equip students to pursue careers in an agency, company or other insurance industry organizations. Find out more at www.investprogram.org/. ■



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