



NOTHING BORING ABOUT THIS

These veterans are passionate about their insurance and finance careers.

BY KATHLEEN GANSTER

"At first, I admit that I thought it wasn't a real job."

That was Marie Delacruz's reaction when she was offered a position with Allstate in the licensed sales professional program in August 2014. To Delacruz, getting paid to train for a new job in sales was too good to be true.

It was a real job and it was true, however. Delacruz was placed in a local Allstate agency in September 2014. Soon the Air Force veteran had her Virginia license to sell property-casualty insurance and was close to earning her license to sell life and health insurance when her husband, Joshua, was transferred to California. Once again, Allstate surprised her with an offer.

"The Virginia agency owner asked me to work remotely for him while in California. I didn't even know that would be an option," she says.

Delacruz found her new schedule was great for someone with a small child whose husband traveled a lot, but the concept didn't work for her. ▶

► “I didn’t like working from home all day – it felt like I’d never left Virginia,” she said. After weighing her options, Delacruz decided to apply for a position with the Allstate Insurance Company versus an independent Allstate agency and was hired as a claims processor in May 2015 in Woodland Hills, Calif.

It was a good fit.

“I’ve since received several promotions to different types of adjuster positions,” she says.

WORKING FOR HIMSELF

For Justin Smitherman, owning his own American Family Insurance agency was just what he was looking for.

“I wanted a job that gave me the freedom and the opportunity to generate my own income,” he says. “I basically wanted to work for myself.”

Smitherman served in the Air Force and liked the idea of creating his own schedule. He also liked the idea of continuing to serve others.

“It is very rewarding to see your clients taken care of in that time of need,” he says.

As an agent, he provides customized insurance plans for both individuals and business owners.

“It’s a challenge – being the owner of your own business, managing your employees and staff, but is a good fit for me and a good fit for other veterans – we aren’t afraid of hard work and know how to handle stress really well,” Smitherman said.

BORING? NOT A CHANCE

Timothy Kessler, a former signals intelligence analyst in the Army, now develops software and maintains code for the health and life division of USAA.

“As part of a team, I look for ways to improve processes and user experiences for members and for our member service representatives,” he says.

Both he and Smitherman scoff at the idea that jobs in the finance industry are boring.

“I’m doing what I love. As a software developer it’s kind



Marie Delacruz



Timothy Kessler



Nathan T. Fausnaugh



Justin Smitherman

“I wanted a job that gave me the freedom and gave me the opportunity to generate my own income.”

– Justin Smitherman

of like having a super power: I can create digital products out of thin air. I also enjoy the complex problem solving,” Kessler says.

LIVING HIS PASSION

Nathan T. Fausnaugh became interested in the stock market and started day trading as a hobby while he was still in the Marines.

“I realized that manag-

ing money was something I wanted to incorporate into my career moving forward. After separating from the military, I enrolled in college to pursue a degree in consumer finance,” he said.

He was still in college and not even looking for a job when he met a manager from Western & Southern Life.

“He quickly had my attention, so I did research on

the company and learned about the long history and stability of Western & Southern Life,” Fausnaugh said.

Fausnaugh liked what he learned and accepted a position with the company, then furthered his knowledge by pursuing and obtaining a Series 6 license so he could be legally qualified to recommend investments.

“Now I’m living my passion,” he said.



HOT JOBS IN FINANCE/INSURANCE

GIJOBS.COM/HOTJOBS

SOFTWARE DEVELOPER

IT SPECIALIST/ CYBER SECURITY

FINANCIAL REPRESENTATIVE

GIS ANALYST

AUTO/ PROPERTY ADJUSTER

CLAIMS REPRESENTATIVE/ SERVICE SPECIALIST

CUSTOMER SERVICE REPRESENTATIVE

WHAT YOU'LL DO

Software developers and systems engineers develop and write new programs and software with duties including gathering and analyzing user/business system requirements, responding to and assisting with infrastructure support and improving existing applications and services.

You'll plan and carry out security measures to protect an organization's computer networks and systems. Responsibilities are continually expanding as the number of cyberattacks increases.

Provide solutions to prospective and current clients within their communities, helping meet multiple financial goals, with a comprehensive and top-notch line of financial and insurance products and services.

Geographic information system (GIS) analysts analyze data sets stored in a GIS database.

Complete vehicle/property damage assessments and negotiate repair/replacement fees. Duties include investigating, evaluating, negotiating and adjusting claims.

Provide claims service to members/customers regarding the initial contact on all claims service events. Duties include interacting with customers, gathering and assessing loss issues, and evaluating appropriate action.

Help customers with product needs, insurance needs, answer questions on their policy coverage and other issues, assisting with claims and offer new products. Offering ongoing customer service.

ANNUAL BASE SALARY

MEDIAN ANNUAL SALARY FOR 2015
\$100,690

\$90,120
PER YEAR

\$89,160
PER YEAR

\$65,410
PER YEAR

\$63,060
PER YEAR

\$48,200
PER YEAR

\$41,600
PER YEAR

JOB OUTLOOK

Much faster than average with an estimated 186,600 openings between 2014 and 2024

18% growth between 2014 and 2024

30% growth with a projected 73,900 job openings from 2014 to 2024

29% growth between 2014 and 2024

Estimated 9,600 jobs will be added between 2014 and 2024

Better than average growth with an estimated 43,500 jobs between 2014 and 2024

Faster than average with a projected 252,900 openings between 2014 and 2024

EDUCATION/TRAINING

Bachelor's degree, some experience may be required

Bachelor's degree in a computer-related field

High school diploma or GED

Bachelor's degree in geography, computer science, surveying engineering, forestry or earth science

High school diploma; may require a bachelor's degree; may require experience.

High school diploma, additional experience/education may be required

High school diploma; may require additional experience

WHO'S HIRING

USAA, Allstate, American Family, Progressive, Bank of America

USAA, JPMorgan Chase, Bank of America, The Hartford Financial Services

Western and Southern Life, Bank of America

Allstate, State Farm

USAA, Allstate, American Family, Progressive

USAA, Allstate, American Family, Progressive, Western & Southern Life

Progressive, USAA, American Family, Bank of America



SENIOR AIRMAN

MARIE DELACRUZ

Casualty Claims Adjuster, Claims Department, Allstate Insurance Company, Woodland Hills, Calif.

Why did you enlist? In 2006, I was studying criminal justice full time in college, working full time and taking out all kinds of student loans. The military's college benefits and on-the-job training were extremely compelling.

What is different about the civilian workforce? In the military, someone is always telling you what to do and checking up on you. Allstate is more laid back and less structured. They trust you to figure out how to do things and how to excel.

Why did you choose this career path? I always liked conducting investigations while serving in Air Force security.

Investigating an accident claim also requires you to do interviews and put the pieces together into a story and timeline. Your "people skills" are especially important in talking with a person who's unhappy about being in an auto accident – just like in the military, where you learn how to handle confrontations without taking it personally. In fact, Allstate is recruiting more veterans into claims positions to put our military skills to work.

What is your best advice for transitioning service members? Don't be scared to try new things. Say "yes" to new opportunities. I never thought I'd work in the insurance world – I thought that was just for people who are really good at math – but it turned out to be the best career path for me.



Age: 31

Military Service:

Senior Airman (E-4), Air Force (2006-2010)

Air Force Reserve (2010-2014)

AFSC: Desk Sergeant/911 Dispatcher



STAFF SERGEANT

JUSTIN SMITHERMAN

Agent/Owner, American Family Insurance, Elburn, Ill.

What military skills transfer nicely into insurance? Professionalism, dedication, management of personnel, work ethic, to name a few.

What worked best in your job search? Mostly online, and spoke to friends/family back in the Midwest. Follow-up was the key on all the interest that I received back.

What didn't work? Sending a résumé and hoping to get a call.

What hours/days do you typically work? It varies, but I usually work seven days a week in some capacity. Hours are usually around 60 or so per week.

Any transition humor during your first days on the job? I kept using acronyms, and no one had any idea what I was talking about. But they were all too nice to say anything.

What's the coolest thing about your job? Each day is always different.

What's the biggest challenge? Managing personnel, not that I didn't before, but you have to be a lot more tolerant in the civilian world.

Best advice for transitioning service members? Be aggressive. Our skills do transfer and are hard to find in the civilian workforce. Learn how to translate what you have learned into your résumé so others can understand just how much responsibility is placed on us and the number of skills we have obtained.



Age: 32

Military Service:
Staff Sergeant (E-5), Air Force (2002-2008)
Air Force Reserve (2008-2010)

AFSC: Security Forces



Equity Research Associate,
Bank of America Merrill Lynch, New York City

SERGEANT

DAN O'HARE

What do you do? I conduct fundamental research on the equity of publicly traded companies within the retail sector. That includes developing financial models, writing research reports and communicating with our sales force, traders and clients.

Why did you choose this career path? As a Marine, I spent a lot of time doing research and analyzing the battlefield. I thought I could bring a similar level of discipline to researching companies, and turned out I was pretty good at it. It's something I find very interesting, and I also get to help people. Many of our clients invest money for people who want a better future for their children or to be able to retire. I believe that I am having a positive influence on the lives of everyday people.

Best advice for transitioning service members? Transitioning is really, really hard, but it's important to keep in mind that people want to help you. When it comes to finding a job, you'll have an easier time if you narrow your focus. A career in finance is really broad. Find two or three jobs that sound interesting to you and ask people (including veterans) who work in those jobs to tell you about them and how they got the job. Once you know which job you want and the path you need to take to get it, network, network, and network some more.

AD



Age: 31
Military Service:
Sergeant (E-5),
Marine Corps (2003-2008)
MOS: Scout Sniper (0317)



SPECIALIST

TIMOTHY KESSLER

Software Developer & Integrator III, USAA, San Antonio, Texas

What is your typical day like? I attend meetings to work out how to improve products, work with other developers to create or edit functionality in applications, and try to simultaneously improve myself and help others improve technically. I make use of available time to assist the newest VetFIT cohort in learning and understanding programming concepts and logic.

Why did you choose this career path? A lifelong passion for IT-related hobbies.

How did you get your job? I used a veteran friend as a referral when I applied for a different position. When he saw that I applied, he reached out to me to let me know about VetFIT and

encouraged me to apply, so I did. Four months later, they extended an offer for me to join VetFIT, a veteran cohort program designed to provide comprehensive software development training and an internship.

Best advice for transitioning service members? *First:* Try to find something that you really enjoy doing. Many veterans change jobs a couple times after separating before they settle in somewhere. *Second:* Don't procrastinate or talk yourself out of applying. Even if you haven't made up your mind about where you want to work or if you think you'll get the job you apply for, apply anyway. The way I see it, you can't find that once-in-a-lifetime opportunity if you aren't available when it arrives.



Age: 32
Military Service:
Specialist (E-4), Army (2012-2016)
MOS: Signals Intelligence Analyst (35N)



Registered Financial Representative,
The Western and Southern Life Insurance Company,
Grove City, Ohio

SERGEANT

NATHAN T. FAUSNAUGH

What do you do? I talk to people about what they're trying to achieve in terms of financial goals and guide them with the proper strategies to achieve those goals.

What would you say to folks who might think a job in finance is boring? This industry isn't for everybody. I think you do have to have passion for it in order to make it a career. You can look at it as a boring industry, or you can look at it as helping people with one of the most important aspects of their lives.

What hours/days do you typically work? My hours vary depending on client availability. I get to work at 7:30 a.m. on Mondays, Wednesdays and Fridays and work about 40-60 hours per week.

What military skills do you apply to your job? Getting things done, not procrastinating. If I decide to move into management and the company allows for that move, then my leadership skills will be extremely applicable.

What's the coolest thing about your job? I love meeting different people. My clients often become great friends, and for that I am very thankful.

What's the biggest challenge? Trying not to over-commit myself. It is easy to do.

Best advice for transitioning service members? If you are seeking a job in the financial services industry, or you are just curious and have further questions, reach out to me through LinkedIn or email me at Nathan.fausnaugh@wslife.com. I'm happy to answer any questions you have.

AD



Age: 26

Military Service:

Sergeant (E-5), Marine Corps (2009-2013)

MOS: Field Artillery Cannoneer (0811)



Claims Adjuster,
CCU Progressive Casualty Insurance Company, Mentor, Ohio

STAFF SERGEANT

PETER J. RIVERA

How did you get your job? I attended a military job fair in downtown Cleveland. I talked to a Progressive recruiter and gave them my résumé. They gave me a call because of my qualifications.

How long before separation did you begin your job search? I began my job search about six months before my enlistment was to end. It took me 11 months to get a job.

What surprised you about the civilian workforce? I found that military veterans' careers are not looked at as good experience for some jobs. My experience with the hiring process here at Progressive was the best I've experienced in a long time. It was a challenge and made me feel proud of my service in the military. Progressive really values military experience.

What's the coolest thing about your job? Coolest thing about my job is that I'm still helping people, and it offers the opportunity to advance but it's all up to me.

What's the biggest challenge? Learning the computer systems. But I feel once I get this system down then I will master this job and prepare to look for my next job as a trainer or supervisor.

Best advice for transitioning service members? Work on your résumés and practice interviewing; role play with someone. And attend all military friendly job fairs. 🇺🇸

Age: 44

Military Service:

Staff Sergeant (E-6), Marine Corps (1990-1998)
Marine Corps Reserve (2004-2010)

MOS: NCOIC Recruiting, Infantry Platoon Sergeant, Reserve Unit, Brook Park, Ohio

AD