

For one young insurance agent, dispelling stereotypes is part of the job

Sep 27, 2016 | By [Lori Widmer](#)



Sarah Skahan is determined to change old-fashioned views on who can be a successful insurance agent. (Photo: J. Fiereck Photography)

Sarah Skahan was never going into the insurance industry.

That's what the now-29 year old said when she was young and headed to college to major in English. She was staying out of the family business (her father owns the agency). "I always said, 'No, I'm going to do my own thing.'"

These days, Skahan, assistant agency manager at [Newberry Insurance Group](#) in South Windsor, Connecticut, has no doubts about her choice to join her father's agency. Having graduated from Kennesaw State University in 2010, Skahan saw few options in front of her. "I was in the South, and there weren't a ton of jobs. I was frustrated with what was available. Plus, I had all this student loan debt, and I really needed to start working."

At first, Skahan says she considered going to law school. However, the prospect of adding to her student loan debt dissuaded her. So she turned to the family business. "It started on a contingency that I be trained in personal lines sales, then I could relocate down South and open an office there. Yet here I am," she laughs.

Knowing more than yesterday

An agent for six years, Skahan focuses on commercial lines as well as the personal lines, an area she now manages. It's a surprising place for her given her initial trepidation. She says staying in the industry was a challenge for her at first.

"When I first started, it was terrifying and frustrating because there's so much to know. I had just gotten my license, and I kept thinking I cannot do this. And my father actually said to me 'Do you know more than you knew last week?' I said 'Well, yea' and he said, 'Well, imagine what you're going to know a month from now and a year from now, and focus on that.'"

That advice is something she still follows, particularly when it's tough going. Skahan says she faces daily obstacles. One in particular is the double whammy of being young and female in a male-dominated industry. At industry events, she's been asked whose assistant she is and she's heard male colleagues refer to their claims and support staff as "the ladies in the office."

That kind of mindset, which Skahan believes is unintentional, is why she works hard to prove that a young female can and should be taken seriously. With a CIC designation, CLCS credentials and her CPCU designation in the works, she's set out to quantify how far she's come and how serious she is. Echoing the perspective her father gave her early on, she says "I'm most proud of how much I've learned and what I can look back on to see how far I've come."

Plus, she's working hard to eliminate any thoughts of nepotism among her coworkers, since her father owns the agency. Skahan says she gets no breaks, either. "He pushes me harder than anyone else because he knows I can do it, and he doesn't want anyone to think I'm here because of him. Of course, I wouldn't have the opportunity without him, but he knows I can work hard."

Facing challenging times

That hard work seems to have increased over the last few years, Skahan says. Advertisements on television have put pressure on the entire industry, she says, because clients want answers as to why their rates differ. "Everything they see on TV give them this view of the industry where they're thinking of us as use car salespeople. They're looking at us as though we're not here to help them."

Skahan says agencies are pushing back to prove that premise isn't true. So she says agents go into education mode. "We want them to understand what they're getting. We want them to see it's not just about price. Sometimes it's about a claim service, a customer service rep, a claim that gets resolved, additional coverage you get that others don't offer."

In fact, she says she does a bit of education whenever customers call in with a quote they received from one of those television-based offers – offers which she says don't allow for lower limits of less deductible to be quoted. It's a problem explaining to clients that they're comparing apples to oranges, she adds. "You don't even have the option to quote the lower limits online. Those kinds of things where the average layperson wouldn't understand. They just want to save money."

The industry, Skahan says, has changed significantly even in the six years she's been in the business. The competition is more intense, she says, and more frequently, it's coming from competitors who don't understand insurance. "We're getting an influx of people into the industry of people who think 'I can do that', but the industry is getting trickier and carriers are getting stricter. It's pushing us agents into a corner. Carriers are seeing bigger losses and bigger claims. They're being more conservative."

Room for growth

Still, not everything in the industry is a challenge, says Skahan. Over the past six years, she's seen her father's business grow from four employees to 40 and from one location to five. "My father is an amazing businessman. He puts everything into the business."

And, she says, so do the employees. "We've tried a lot of different methods which are relatively new, and we've seen great growth. But we attribute it to everything we're doing. We have great agents."

At the moment, the agency is considering social media. It's a move Skahan says is slow, but she feels necessary. "It's a tricky thing because what you put out there stays out there. There's so much potential for positive feedback. There's also potential for negative feedback. For those of us in the younger age group, we think it's great. We have a handle on the fact that negative feedback is okay — it makes it real."

Advice for new agents

It's the younger set that will help innovate the industry, Skahan suggests. Yet she sees the frustration set in in the newer agents. Her advice: "Don't give up. Don't let the frustration win. We see it with a lot of our new agents. They get frustrated with the 'no.' There's so much potential in insurance. It can be crazy frustrating at times, but I don't know another industry where you learn as much, not just about insurance, but about other businesses and people's lives. You're a part of that. You're helping people protect themselves and their children, their families, and their businesses."

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