



The Cumberland Insurance Group

Headquartered in Bridgeton, New Jersey, the Cumberland Insurance Group employs 160 talented individuals and has offices in Coatesville, PA, Prince Frederick, MD and Mansfield, OH.

Since 1844, the Board, management, and staff of The Cumberland Insurance Group have dedicated themselves to building a company whose integrity and vision would provide individuals, families, and businesses with the security necessary to protect their assets and grow their enterprises.

Our culture thrives on open communication, promotes employee advancement, and values the diversity of people and their expertise. It also exemplifies a partnership between the company and our agents. We strive to exceed customer expectations and we are relentless in our commitment, offering our agents and policyholders the very best products and services.

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THE CUMBERLAND INSURANCE GROUP



Is the Insurance Industry Right for You?

People value many things – their cars, homes, health, boats, jewelry, and most importantly, their lives. Damages to or loss of any of these things can be devastating. Insurance is purchased to cover the cost to replace them.

Today, insurance is a trillion dollar industry that employs more than 2.5 million people in the U.S. The Bureau of Labor Statistics expects the industry to grow 20-40% in the next 10-15 years.

No matter your occupational interest, there is a place for you in insurance. You will work with individuals and businesses to manage risk to protect them from losses and to anticipate potential risk problems. Ultimately you will be helping people when they need it the most!

Actuary

Actuaries use statistical and mathematical analysis to determine the risk of providing coverage. They help set prices, or premiums, which helps to decide the company's profits or losses.

Claims

Claims adjusters investigate the claims, negotiate settlements, and authorize payments to claimants. Adjusters must determine whether the customer's insurance policy covers the loss and how much of the loss should be paid to the claimant.

Claims examiners review the claims submitted in order to ensure that proper guidelines have been followed. They assist adjusters with complex and complicated claims.

Loss Control Specialist

Loss Control Specialists help to keep accidents and losses to a minimum by examining work areas, looking over machinery and recommending safety procedures.

Sales Agents/Brokers

Insurance agents help individuals, families and businesses select insurance policies that provide the best protection for their lives, health, and property. Agents prepare reports, maintain records, seek out new clients, and, in the event of a loss, help policyholders settle their insurance claims.

Underwriting

Underwriters identify and estimate the risk of loss from potential insureds by analyzing information in insurance applications to determine if a risk meets the company's underwriting guidelines. In addition, they determine the appropriate coverages and premiums applicable to the risk.

In addition to these industry specific positions, insurance companies also employ information technology, marketing, human resource, accounting, customer service and administrative professionals.