



2026 Insurance Industry Salary Guide (updated 8/26)

The Insurance Talent Network helps insurance employers reach experienced talent across underwriting, claims, brokerage, sales, risk management, staffing, actuarial, product management, and insurance technology/data/AI roles. This client-ready guide organizes national salary ranges by job family, experience level, specialty line, geography, and total compensation factors so employers can better plan, recruit, and compete for insurance talent.

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Executive Snapshot

Job Family	Representative Titles	National Base Range	Typical Variable Comp	Key Pay Drivers
Underwriting	20	\$46,000 - \$469,000	0-35%+ depending on production, book size, and leadership scope	Line complexity, authority level, production responsibility, cyber/professional liability expertise
Claims	20	\$41,000 - \$278,000	0-30%+ depending on severity, litigation, CAT/HPR, and leadership scope	Severity, litigation exposure, property/CAT complexity, technical specialization, team size
Brokerage	20	\$51,000 - \$327,000	Commission/bonus can materially exceed base for producers and executives	Book size, new business production, retention, benefits vs. P&C specialization
Risk Management	20	\$53,000 - \$354,000	Bonus/LTIP more common in large corporate and executive roles	Company risk profile, global exposure, captive/ERM duties, industry hazards, board visibility
Actuarial	20	\$70,000 - \$500,000	0-25%+ bonus; LTIP more common in senior and chief actuary roles	Exam progress, reserving vs. pricing focus, specialty line expertise, leadership scope, modeling depth
Product Management	20	\$60,000 - \$430,000	0-25%+ bonus; equity/LTIP more common in digital, insurtech, and executive product roles	Line ownership, digital/product complexity, P&L responsibility, platform scope, leadership level
Insurance Technology / Data / AI	20	\$68,000 - \$430,000	0-25%+ bonus; equity/LTIP more common in leadership, AI, and platform roles	Architecture depth, AI/data skill set, security responsibility, team leadership, enterprise scale

Salary ranges are national base salary estimates before geographic adjustment. Use the Geo Adjustments section to modify ranges for high-cost, major metro, regional, rural, and remote-first hiring markets.



Underwriting Salary Guide

Includes personal lines, commercial lines, middle market, E&S, cyber, E&O, professional liability, and production/portfolio leadership roles.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Personal Lines	Assistant Personal Lines Underwriter	\$50,000	\$57,500	\$65,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Associate Underwriter - Personal Lines	\$55,000	\$63,000	\$71,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Personal Lines Underwriter Trainee	\$48,000	\$55,500	\$63,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Renewal Underwriting Assistant	\$52,000	\$60,000	\$68,000	0-5%	Personal lines is usually the floor for underwriting pay.
Entry	Personal Lines	Underwriting Assistant	\$46,000	\$53,000	\$60,000	0-5%	Personal lines is usually the floor for underwriting pay.
5-Year	Commercial Lines	Commercial Underwriter	\$74,000	\$90,000	\$106,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Middle Market Underwriter	\$78,000	\$95,000	\$112,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Package Underwriter	\$87,000	\$106,000	\$125,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Production Underwriter	\$80,000	\$97,500	\$115,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Renewal Underwriter	\$83,000	\$101,500	\$120,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
10-Year	Specialty / Cyber / E&O / HNW	Executive Professional Liability Underwriter	\$126,000	\$155,000	\$184,000	10-25%	Specialty lines command the strongest premium.
10-Year	Specialty / Cyber / E&O / HNW	High Net Worth Underwriter	\$135,000	\$166,500	\$198,000	10-25%	Specialty lines command the strongest premium.
5-Year	Commercial Lines	Middle Market Underwriter	\$78,000	\$95,000	\$112,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Package Underwriter	\$87,000	\$106,000	\$125,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Production Underwriter	\$80,000	\$97,500	\$115,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
5-Year	Commercial Lines	Renewal Underwriter	\$83,000	\$101,500	\$120,000	5-15%	Commercial underwriting pays above standard personal lines because accounts are more complex.
10-Year	Specialty / Cyber / E&O / HNW	Executive Professional Liability Underwriter	\$126,000	\$155,000	\$184,000	10-25%	Specialty lines command the strongest premium.
10-Year	Specialty / Cyber / E&O / HNW	High Net Worth Underwriter	\$135,000	\$166,500	\$198,000	10-25%	Specialty lines command the strongest premium.



Underwriting Salary Guide (continued)

Continuation of salary ranges for this job family.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
10-Year	Specialty / Cyber / E&O / HNW	Senior Cyber Underwriter	\$120,000	\$147,500	\$175,000	10-25%	Specialty lines command the strongest premium.
10-Year	Specialty / Cyber / E&O / HNW	Senior E&O Underwriter	\$130,000	\$160,000	\$190,000	10-25%	Specialty lines command the strongest premium.
10-Year	Specialty / Cyber / E&O / HNW	Senior Management Liability Underwriter	\$142,000	\$174,500	\$207,000	10-25%	Specialty lines command the strongest premium.
Executive	Underwriting Leadership	AVP Underwriting	\$155,000	\$286,000	\$417,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.
Executive	Underwriting Leadership	Chief Underwriting Officer	\$174,000	\$321,500	\$469,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.
Executive	Underwriting Leadership	Senior Underwriting Officer	\$166,000	\$306,500	\$447,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.
Executive	Underwriting Leadership	Underwriting Manager	\$147,000	\$271,500	\$396,000	20-60%+	Executive pay varies heavily by carrier size, line mix, and incentive plan.

Claims Salary Guide

Includes personal lines, commercial, casualty, litigation, large loss, HPR/large property, CAT, technical claims, and claims leadership roles.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Personal Lines	Auto Claims Desk Adjuster	\$49,000	\$57,000	\$65,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Adjuster I	\$45,000	\$52,500	\$60,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Assistant	\$41,000	\$48,000	\$55,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Examiner I	\$47,000	\$54,500	\$62,000	0-5%	Personal auto and standard property claims anchor the low end.
Entry	Personal Lines	Claims Representative	\$44,000	\$51,000	\$58,000	0-5%	Personal auto and standard property claims anchor the low end.
5-Year	Commercial Lines	Bodily Injury Adjuster	\$76,000	\$90,000	\$104,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.



Claims Salary Guide (continued)

Continuation of salary ranges for this job family.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
5-Year	Commercial Lines	Claims Adjuster II	\$64,000	\$75,500	\$87,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
5-Year	Commercial Lines	Commercial Auto Claims Examiner	\$68,000	\$80,000	\$92,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
5-Year	Commercial Lines	Multi-Line Claims Adjuster	\$70,000	\$82,500	\$95,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
5-Year	Commercial Lines	Property Claims Adjuster	\$73,000	\$86,000	\$99,000	5-10%	Commercial claims sit above personal lines due to litigation and coverage complexity.
10-Year	HPR / Large Property / Complex Liability	Major Case Specialist	\$104,000	\$135,000	\$166,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
10-Year	HPR / Large Property / Complex Liability	Professional Liability Claims Specialist	\$109,000	\$141,500	\$174,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
10-Year	HPR / Large Property / Complex Liability	Senior Claims Adjuster	\$92,000	\$119,500	\$147,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
10-Year	HPR / Large Property / Complex Liability	Senior Claims Examiner	\$97,000	\$126,000	\$155,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
10-Year	HPR / Large Property / Complex Liability	Technical Claims Specialist	\$100,000	\$130,000	\$160,000	10-20%	HPR, CAT, D&O/E&O and major-case roles carry the premium.
Executive	Claims Leadership	AVP Claims	\$125,000	\$195,000	\$265,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	Claims Director	\$116,000	\$181,500	\$247,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	Claims Manager	\$110,000	\$172,500	\$235,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	Director of Claims Operations	\$120,000	\$187,500	\$255,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.
Executive	Claims Leadership	VP of Claims	\$131,000	\$204,500	\$278,000	15-40%+	VP and director pay depends on claim volume, line mix, geography, and severity.



Brokerage Salary Guide

Includes insurance brokerage roles at agencies and large brokerage firms, with distinctions between P&C, employee benefits, client management, and production roles.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	P&C / Employee Benefits Service or Producer Track	Assistant Account Executive	\$57,000	\$70,000	\$83,000	5-20%	Base is similar across P&C and benefits at entry; upside differs later.
Entry	P&C / Employee Benefits Service or Producer Track	Associate Broker	\$53,000	\$65,500	\$78,000	5-20%	Base is similar across P&C and benefits at entry; upside differs later.
Entry	P&C / Employee Benefits Service or Producer Track	Associate Producer	\$51,000	\$62,500	\$74,000	5-20%	Base is similar across P&C and benefits at entry; upside differs later.
Entry	P&C / Employee Benefits Service or Producer Track	Client Service Associate	\$55,000	\$67,500	\$80,000	5-20%	Base is similar across P&C and benefits at entry; upside differs later.
Entry	P&C / Employee Benefits Service or Producer Track	Entry-Level Account Manager	\$60,000	\$73,500	\$87,000	5-20%	Base is similar across P&C and benefits at entry; upside differs later.
5-Year	Employee Benefits / P&C Account Executive	Client Manager	\$70,000	\$115,000	\$160,000	10-40%	Benefits account executive roles can price above P&C service roles in large brokerages.
5-Year	Employee Benefits / P&C Account Executive	Commercial Lines Account Executive	\$68,000	\$111,500	\$155,000	10-40%	Benefits account executive roles can price above P&C service roles in large brokerages.
5-Year	Employee Benefits / P&C Account Executive	Employee Benefits Account Executive	\$64,000	\$105,500	\$147,000	10-40%	Benefits account executive roles can price above P&C service roles in large brokerages.
5-Year	Employee Benefits / P&C Account Executive	Senior Client Manager	\$73,000	\$119,500	\$166,000	10-40%	Benefits account executive roles can price above P&C service roles in large brokerages.
5-Year	Employee Benefits / P&C Account Executive	Small Business Producer	\$76,000	\$125,000	\$174,000	10-40%	Benefits account executive roles can price above P&C service roles in large brokerages.
10-Year	Producer / Client Executive	Client Executive	\$110,000	\$180,000	\$250,000	25-100%+	Producer total cash can dramatically exceed base salary.
10-Year	Producer / Client Executive	Employee Benefits Producer	\$107,000	\$174,500	\$242,000	25-100%+	Producer total cash can dramatically exceed base salary.
10-Year	Producer / Client Executive	P&C Producer	\$101,000	\$165,500	\$230,000	25-100%+	Producer total cash can dramatically exceed base salary.
10-Year	Producer / Client Executive	Sales Executive	\$120,000	\$196,000	\$272,000	25-100%+	Producer total cash can dramatically exceed base salary.
10-Year	Producer / Client Executive	Senior Account Executive	\$114,000	\$187,000	\$260,000	25-100%+	Producer total cash can dramatically exceed base salary.
Executive	Practice Leader / Managing Director	Area President	\$156,000	\$234,000	\$312,000	40-150%+	Leadership and variable comp dominate total compensation.
Executive	Practice Leader / Managing Director	Managing Director	\$164,000	\$245,500	\$327,000	40-150%+	Leadership and variable comp dominate total compensation.
Executive	Practice Leader / Managing Director	Practice Leader	\$146,000	\$218,500	\$291,000	40-150%+	Leadership and variable comp dominate total compensation.
Executive	Practice Leader / Managing Director	Producer Lead	\$138,000	\$207,000	\$276,000	40-150%+	Leadership and variable comp dominate total compensation.
Executive	Practice Leader / Managing Director	Sales Leader	\$150,000	\$225,000	\$300,000	40-150%+	Leadership and variable comp dominate total compensation.



Risk Management Salary Guide

Includes corporate, public entity, industrial, healthcare, construction, energy, chemical, transportation, and enterprise risk management positions.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Corporate / Public Sector	Claims/Risk Coordinator	\$63,000	\$74,000	\$85,000	0-10%	Entry risk roles vary by public vs private sector and insurance responsibility.
Entry	Corporate / Public Sector	Insurance/Risk Analyst	\$60,000	\$70,500	\$81,000	0-10%	Entry risk roles vary by public vs private sector and insurance responsibility.
Entry	Corporate / Public Sector	Risk Analyst	\$53,000	\$62,500	\$72,000	0-10%	Entry risk roles vary by public vs private sector and insurance responsibility.
Entry	Corporate / Public Sector	Risk Coordinator	\$56,000	\$66,000	\$76,000	0-10%	Entry risk roles vary by public vs private sector and insurance responsibility.
Entry	Corporate / Public Sector	Risk Management Specialist	\$58,000	\$68,000	\$78,000	0-10%	Entry risk roles vary by public vs private sector and insurance responsibility.
5-Year	Municipal / Corporate / Healthcare / Industrial	Enterprise Risk Manager	\$94,000	\$125,000	\$156,000	5-20%	Employer context drives pay more than title alone.
5-Year	Municipal / Corporate / Healthcare / Industrial	Healthcare Risk Manager	\$90,000	\$120,000	\$150,000	5-20%	Employer context drives pay more than title alone.
5-Year	Municipal / Corporate / Healthcare / Industrial	Municipal Risk Manager	\$87,000	\$116,500	\$146,000	5-20%	Employer context drives pay more than title alone.
5-Year	Municipal / Corporate / Healthcare / Industrial	Process Safety Specialist	\$98,000	\$131,000	\$164,000	5-20%	Employer context drives pay more than title alone.
5-Year	Municipal / Corporate / Healthcare / Industrial	Risk Manager	\$83,000	\$110,500	\$138,000	5-20%	Employer context drives pay more than title alone.
10-Year	Sector Specialist / Director Track	Clinical Risk Manager	\$107,000	\$162,500	\$218,000	10-30%	Construction, chemical/refinery, and healthcare roles can command specialty premiums.
10-Year	Sector Specialist / Director Track	Construction Risk Manager	\$110,000	\$167,500	\$225,000	10-30%	Construction, chemical/refinery, and healthcare roles can command specialty premiums.
10-Year	Sector Specialist / Director Track	Director of Risk Management	\$101,000	\$154,000	\$207,000	10-30%	Construction, chemical/refinery, and healthcare roles can command specialty premiums.
10-Year	Sector Specialist / Director Track	Enterprise Risk Manager	\$120,000	\$182,500	\$245,000	10-30%	Construction, chemical/refinery, and healthcare roles can command specialty premiums.
10-Year	Sector Specialist / Director Track	Process Safety Manager	\$114,000	\$174,000	\$234,000	10-30%	Construction, chemical/refinery, and healthcare roles can command specialty premiums.
Executive	Enterprise Risk Leadership	Chief Risk Officer	\$177,000	\$257,500	\$338,000	20-60%+	Span of control and industry risk profile drive executive comp.
Executive	Enterprise Risk Leadership	Director of Enterprise Risk	\$170,000	\$247,500	\$325,000	20-60%+	Span of control and industry risk profile drive executive comp.
Executive	Enterprise Risk Leadership	Head of Risk	\$156,000	\$227,500	\$299,000	20-60%+	Span of control and industry risk profile drive executive comp.
Executive	Enterprise Risk Leadership	VP Insurance and Risk	\$185,000	\$269,500	\$354,000	20-60%+	Span of control and industry risk profile drive executive comp.
Executive	Enterprise Risk Leadership	VP Risk Management	\$165,000	\$240,000	\$315,000	20-60%+	Span of control and industry risk profile drive executive comp.



Actuarial Salary Guide

Includes pricing, reserving, valuation, analytics, catastrophe/risk modeling, health/benefits, and actuarial leadership roles.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Health / Benefits Actuarial	Actuarial Assistant	\$70,000	\$82,000	\$95,000	0-8%	Exam progress, internship experience, Python/R/SQL, and line of business drive early pay differences.
Entry	Life / Annuity Modeling	Actuarial Modeling Analyst	\$76,000	\$89,000	\$102,000	0-8%	Exam progress, internship experience, Python/R/SQL, and line of business drive early pay differences.
Entry	P&C Pricing / Personal Auto	Actuarial Analyst I	\$72,000	\$83,000	\$94,000	0-8%	Exam progress, internship experience, Python/R/SQL, and line of business drive early pay differences.
Entry	P&C Reserving	Associate Actuarial Analyst	\$74,000	\$86,000	\$98,000	0-8%	Exam progress, internship experience, Python/R/SQL, and line of business drive early pay differences.
Entry	Predictive Analytics	Actuarial Data Analyst	\$80,000	\$95,000	\$110,000	0-8%	Exam progress, internship experience, Python/R/SQL, and line of business drive early pay differences.
5-Year	Health / Medicare / ACA	Health Actuary - ASA Track	\$112,000	\$135,000	\$160,000	8-15%	ASA/ACAS status, model ownership, reserving/pricing accountability, and specialty lines increase pay.
5-Year	Life / Annuity / ALM	Actuarial Modeling Lead	\$115,000	\$140,000	\$165,000	8-15%	ASA/ACAS status, model ownership, reserving/pricing accountability, and specialty lines increase pay.
5-Year	P&C Pricing / Commercial Lines	Senior Actuarial Analyst	\$105,000	\$125,000	\$145,000	8-15%	ASA/ACAS status, model ownership, reserving/pricing accountability, and specialty lines increase pay.
5-Year	Predictive Modeling / Telematics	Actuarial Analytics Specialist	\$120,000	\$148,000	\$176,000	8-15%	ASA/ACAS status, model ownership, reserving/pricing accountability, and specialty lines increase pay.
5-Year	Reserving / Financial Reporting	Actuarial Consultant	\$110,000	\$132,000	\$154,000	8-15%	ASA/ACAS status, model ownership, reserving/pricing accountability, and specialty lines increase pay.
10-Year	Enterprise Reserving	Lead Actuary	\$150,000	\$185,000	\$220,000	15-30%	FCAS/FSA, team leadership, board/audit visibility, and P&L impact create the largest pay spread.
10-Year	Health Plan Pricing	Director, Actuarial Services	\$160,000	\$195,000	\$235,000	15-30%	FCAS/FSA, team leadership, board/audit visibility, and P&L impact create the largest pay spread.



Actuarial Salary Guide (continued)

Continuation of salary ranges for this job family.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
10-Year	P&C Specialty / E&S	Actuarial Manager	\$145,000	\$175,000	\$205,000	15-30%	FCAS/FSA, team leadership, board/audit visibility, and P&L impact create the largest pay spread.
10-Year	Predictive Analytics / AI	Director, Actuarial Analytics	\$170,000	\$210,000	\$250,000	15-30%	FCAS/FSA, team leadership, board/audit visibility, and P&L impact create the largest pay spread.
10-Year	Reinsurance / Cat Modeling	AVP Actuary	\$180,000	\$225,000	\$270,000	15-30%	FCAS/FSA, team leadership, board/audit visibility, and P&L impact create the largest pay spread.
Executive	Corporate / Regulatory	Chief Actuary	\$250,000	\$325,000	\$400,000	25-60%+ bonus/LTIP	Credential depth, regulatory credibility, capital/reserve authority, company size, and LTIP eligibility drive executive compensation.
Executive	ERM / Capital / Reserving	Chief Risk Actuary	\$260,000	\$340,000	\$425,000	25-60%+ bonus/LTIP	Credential depth, regulatory credibility, capital/reserve authority, company size, and LTIP eligibility drive executive compensation.
Executive	Enterprise Actuarial	VP, Actuarial	\$220,000	\$285,000	\$350,000	25-60%+ bonus/LTIP	Credential depth, regulatory credibility, capital/reserve authority, company size, and LTIP eligibility drive executive compensation.
Executive	Large Carrier / Reinsurance	SVP, Actuarial & Analytics	\$300,000	\$385,000	\$500,000	25-60%+ bonus/LTIP	Credential depth, regulatory credibility, capital/reserve authority, company size, and LTIP eligibility drive executive compensation.
Executive	Product / Pricing	Head of Pricing	\$230,000	\$300,000	\$375,000	25-60%+ bonus/LTIP	Credential depth, regulatory credibility, capital/reserve authority, company size, and LTIP eligibility drive executive compensation.



Product Management Salary Guide

Includes insurance product, digital product, product owner, platform, customer experience, and product leadership roles across carriers and insurtechs.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Claims / Policyholder Tools	Junior Product Owner	\$72,000	\$86,000	\$100,000	0-8%	Insurance-specific product pay rises with rating, filings, policy admin, claims workflow, and data-analysis exposure.
Entry	Digital / Customer Experience	Associate Product Manager	\$70,000	\$84,000	\$98,000	0-8%	Insurance-specific product pay rises with rating, filings, policy admin, claims workflow, and data-analysis exposure.
Entry	Personal Lines Product / Forms	Insurance Product Analyst	\$62,000	\$73,000	\$84,000	0-8%	Insurance-specific product pay rises with rating, filings, policy admin, claims workflow, and data-analysis exposure.
Entry	Product Operations	Product Operations Analyst	\$68,000	\$80,000	\$92,000	0-8%	Insurance-specific product pay rises with rating, filings, policy admin, claims workflow, and data-analysis exposure.
Entry	Rate / Filing Support	Product Coordinator - Insurance	\$60,000	\$72,000	\$84,000	0-8%	Insurance-specific product pay rises with rating, filings, policy admin, claims workflow, and data-analysis exposure.
5-Year	Claims Technology	Claims Product Owner	\$105,000	\$128,000	\$152,000	8-18%	Commercial/telematics/digital roles typically pay more when they own revenue, conversion, loss-ratio, or platform outcomes.
5-Year	Commercial Lines / Package	Product Manager - Commercial Lines	\$105,000	\$130,000	\$155,000	8-18%	Commercial/telematics/digital roles typically pay more when they own revenue, conversion, loss-ratio, or platform outcomes.
5-Year	Digital Insurance Platform	Digital Product Manager	\$112,000	\$138,000	\$165,000	8-18%	Commercial/telematics/digital roles typically pay more when they own revenue, conversion, loss-ratio, or platform outcomes.
5-Year	Personal Lines / Auto-Home	Product Manager - Personal Lines	\$98,000	\$120,000	\$142,000	8-18%	Commercial/telematics/digital roles typically pay more when they own revenue, conversion, loss-ratio, or platform outcomes.
5-Year	Telematics / Usage-Based Insurance	Product Manager - Telematics	\$115,000	\$145,000	\$175,000	8-18%	Commercial/telematics/digital roles typically pay more when they own revenue, conversion, loss-ratio, or platform outcomes.
10-Year	Digital / Insurtech Platform	Lead Product Manager	\$145,000	\$180,000	\$215,000	15-30%	P&L ownership, platform complexity, distribution impact, and ability to translate insurance operations into software roadmaps drive pay.
10-Year	Growth / Distribution Tech	Product Strategy Lead	\$150,000	\$190,000	\$230,000	15-30%	P&L ownership, platform complexity, distribution impact, and ability to translate insurance operations into software roadmaps drive pay.
10-Year	Insurance Core Systems	Director, Product Management	\$165,000	\$205,000	\$250,000	15-30%	P&L ownership, platform complexity, distribution impact, and ability to translate insurance operations into software roadmaps drive pay.
10-Year	Multiple Product Teams	Group Product Manager	\$155,000	\$195,000	\$235,000	15-30%	P&L ownership, platform complexity, distribution impact, and ability to translate insurance operations into software roadmaps drive pay.
10-Year	Product Line P&L	Senior Product Manager	\$135,000	\$165,000	\$195,000	15-30%	P&L ownership, platform complexity, distribution impact, and ability to translate insurance operations into software roadmaps drive pay.
Executive	Carrier Product Portfolio	Chief Product Officer	\$250,000	\$340,000	\$430,000	25-60%+ bonus/LTIP	Company size, revenue responsibility, digital transformation scope, and LTIP eligibility determine top-end pay.
Executive	Commercial / Specialty Lines	SVP, Insurance Product	\$230,000	\$310,000	\$390,000	25-60%+ bonus/LTIP	Company size, revenue responsibility, digital transformation scope, and LTIP eligibility determine top-end pay.
Executive	Digital Platform / Insurtech	Head of Product	\$220,000	\$295,000	\$370,000	25-60%+ bonus/LTIP	Company size, revenue responsibility, digital transformation scope, and LTIP eligibility determine top-end pay.



Insurance Technology / Data / AI Salary Guide

Includes data, engineering, architecture, cybersecurity, AI/ML, IT leadership, and enterprise technology roles supporting insurers, brokerages, MGAs, and insurtechs.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
Entry	Cybersecurity / SOC	Cybersecurity Analyst I	\$78,000	\$95,000	\$112,000	0-10%	SQL/Python/cloud/security skills and insurance data/domain knowledge increase early pay.
Entry	Data / BI	Data Analyst	\$68,000	\$85,000	\$102,000	0-10%	SQL/Python/cloud/security skills and insurance data/domain knowledge increase early pay.
Entry	IT / Core Systems	IT Systems Analyst	\$70,000	\$88,000	\$106,000	0-10%	SQL/Python/cloud/security skills and insurance data/domain knowledge increase early pay.
Entry	Quality / Automation	QA Automation Engineer	\$75,000	\$92,000	\$110,000	0-10%	SQL/Python/cloud/security skills and insurance data/domain knowledge increase early pay.
Entry	Software Engineering	Junior Software Engineer	\$80,000	\$98,000	\$116,000	0-10%	SQL/Python/cloud/security skills and insurance data/domain knowledge increase early pay.
5-Year	AI / Machine Learning	AI / ML Engineer	\$135,000	\$165,000	\$195,000	8-18%	AI/ML, cybersecurity, cloud architecture, Guidewire/Duck Creek, data engineering, and production systems responsibility lift pay.
5-Year	Cybersecurity Engineering	Cybersecurity Engineer	\$125,000	\$150,000	\$180,000	8-18%	AI/ML, cybersecurity, cloud architecture, Guidewire/Duck Creek, data engineering, and production systems responsibility lift pay.
5-Year	Data Platforms	Data Engineer	\$120,000	\$148,000	\$176,000	8-18%	AI/ML, cybersecurity, cloud architecture, Guidewire/Duck Creek, data engineering, and production systems responsibility lift pay.
5-Year	Infrastructure / Operations	IT Manager	\$115,000	\$142,000	\$170,000	8-18%	AI/ML, cybersecurity, cloud architecture, Guidewire/Duck Creek, data engineering, and production systems responsibility lift pay.
5-Year	Software / APIs / Integrations	Software Engineer	\$115,000	\$140,000	\$165,000	8-18%	AI/ML, cybersecurity, cloud architecture, Guidewire/Duck Creek, data engineering, and production systems responsibility lift pay.
10-Year	AI / Analytics	Senior Data Scientist	\$145,000	\$180,000	\$215,000	15-30%	Team leadership, architecture ownership, cyber/regulatory exposure, AI model governance, and insurance core-systems expertise drive pay.
10-Year	Cloud / Architecture	Cloud Solutions Architect	\$155,000	\$195,000	\$235,000	15-30%	Team leadership, architecture ownership, cyber/regulatory exposure, AI model governance, and insurance core-systems expertise drive pay.



Insurance Technology / Data / AI Salary Guide (continued)

Continuation of salary ranges for this job family.

Level	Line / Specialty	Representative Title	Low	Mid	High	Variable	Pay Difference / Role Notes
10-Year	Cybersecurity Leadership	Cybersecurity Manager	\$150,000	\$190,000	\$230,000	15-30%	Team leadership, architecture ownership, cyber/regulatory exposure, AI model governance, and insurance core-systems expertise drive pay.
10-Year	Engineering / Platform	Senior Software Engineer	\$150,000	\$185,000	\$220,000	15-30%	Team leadership, architecture ownership, cyber/regulatory exposure, AI model governance, and insurance core-systems expertise drive pay.
10-Year	Engineering Management	Engineering Manager	\$160,000	\$205,000	\$250,000	15-30%	Team leadership, architecture ownership, cyber/regulatory exposure, AI model governance, and insurance core-systems expertise drive pay.
Executive	Cybersecurity / Risk	Chief Information Security Officer	\$240,000	\$330,000	\$430,000	30-80%+ bonus/equity/L TIP	Company size, transformation scope, cyber/accountability exposure, AI strategy, equity/LTIP, and public-company complexity drive executive pay.
Executive	Data / AI Governance	Chief Data & Analytics Officer	\$230,000	\$315,000	\$400,000	30-80%+ bonus/equity/L TIP	Company size, transformation scope, cyber/accountability exposure, AI strategy, equity/LTIP, and public-company complexity drive executive pay.
Executive	Engineering / AI Transformation	VP Engineering / Head of AI	\$220,000	\$300,000	\$380,000	30-80%+ bonus/equity/L TIP	Company size, transformation scope, cyber/accountability exposure, AI strategy, equity/LTIP, and public-company complexity drive executive pay.
Executive	Enterprise IT	Chief Information Officer	\$240,000	\$325,000	\$410,000	30-80%+ bonus/equity/L TIP	Company size, transformation scope, cyber/accountability exposure, AI strategy, equity/LTIP, and public-company complexity drive executive pay.
Executive	Technology Strategy	Chief Technology Officer	\$250,000	\$340,000	\$430,000	30-80%+ bonus/equity/L TIP	Company size, transformation scope, cyber/accountability exposure, AI strategy, equity/LTIP, and public-company complexity drive executive pay.



Geographic Pay Adjustments

Use these multipliers to translate national salary ranges into local-market estimates. The recommended adjustment is a practical midpoint for quoting compensation in most employer conversations.

Geo Tier	Multiplier Low	Multiplier High	Recommended Adjustment	Example Markets	Use Case
Tier A - Highest Cost / Specialty Hubs	1.15	1.3	+15% to +30%	NYC, Bay Area, Seattle, Boston, DC, Stamford	Use for high-cost markets and specialty underwriting/brokerage hubs.
Tier B - Large Insurance Hubs	1.08	1.15	+8% to +15%	Chicago, Philadelphia, Denver, Minneapolis, Hartford, Los Angeles	Use for major metro markets with significant insurance/brokerage competition.
Tier C - Baseline / Mid-Cost	1	1	Baseline	Orlando, Tampa, Dallas, Atlanta, Charlotte, Phoenix	Use as the base salary range in the Salary Guide tab.
Tier D - Smaller / Lower-Cost	0.85	0.95	-5% to -15%	Smaller regional markets, rural markets, lower-cost states	Use when local salary data confirms lower market pricing.
Simple Geo Calculator					
Role / Title	Base Low	Base High	Selected Tier Multiplier	Adjusted Low	Adjusted High
Example: Senior Cyber Underwriter	130000	190000	1.2	156000	228000
Example: Claims Director	120000	210000	1	120000	210000
Example: P&C Producer	110000	250000	1.15	126500	287500
Example: Construction Risk Manager	155000	225000	1.1	170500	247500

1. Brokerage compensation should be presented as base + target variable + total cash, not base alone.
2. Specialty roles such as cyber underwriting, E&O claims, HPR/large property, construction risk, process safety, actuarial leadership, and AI/ML roles should be priced separately from generic titles.
3. Use the spreadsheet version of this guide to refresh salary anchors, disclosed job-posting samples, and market assumptions each year.

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Sources: GreatInsuranceJobs.com resume database data; BLS Occupational Outlook Handbook (Insurance Underwriters, Claims Adjusters, Insurance Sales Agents, Financial Risk Specialists, Actuaries, Software Developers, Data Scientists, Information Security Analysts, Computer and Information Systems Managers); BLS OEWS Tables; RIMS Compensation Survey; Jacobson / Aon Insurance Labor Market Study; Salary.com; Robert Half Technology Salary Guide