



## Ten top tips for getting an insurance sales job

**Insurance is a must, we need to have it to drive a car so that we are covered in case of an accident, life insurance protects us and our family's future, and there are plenty of reasons to insure our homes. Many times, we spend a few hours in our insurance agent's office setting up all the necessary paperwork and procedures but have you ever thought about working in the insurance business? You know the importance of having insurance for protection against life, why not consider getting an insurance sales job?**

Since insurance is considered a [sales job](#), you are really selling piece of mind to your potential customer, its best to understand how the insurance sales business is different from the retail business. When you start to look at [insurance sales jobs](#), they are often geared towards the younger generation as income replacement. Many people have car insurance when they start driving, they might not need home insurance if they don't have a mortgage but life insurance is always a good recommendation if they are starting a family. The act of selling insurance is not just to make a buck but it's more of creating a relationship between you and your client.

There are a few things to learn about selling insurance that will help you to become a person who focuses on a person's needs based on their goals. Insurance is one of the top sales jobs because commissions are generally based on how much you sell and most people who buy insurance do so with the idea that they will use it only when they need it. It's more of an assurance than insurance, this is the difference between retail. If you want to look further into this career then let me give you ten tips that will help you.

1. You will need to have a Bachelors degree from an accredited college. This is considered a basic stepping stone of education for those in the insurance business. Although prior insurance knowledge is a plus, there are many times that you already have some idea of how insurance works, pull out the policies you currently have and review them. Much of the information that you will learn about is written on your policy. It's also a great way to understand what is in your policy and prepare you for the questions you'll be asked.

2. A current license to sell insurance is required. This type of additional education is often given by an insurance agent or someone accredited with your current state licensing board. Some classes can be taken on line for those who are currently busy with a full time life and some classes are taken in a school setting with instructors and class type learning.

3. Deciding which type of insurance to sell will help you to determine what type of clients you will be working with. Usually, home, health, life, and automobile insurance fall under the same umbrella. A single person may need one or two listed but a young married couple might need all four. It's best to know how each policy works and how to gear your clients to make the best decisions for them at the time.

4. Health insurance or [medical insurance](#) will allow you to become more mobile in your sales quest. Often times you will meet with people at their place of business or in their homes. Insurance that involves people's livelihood is often a sensitive subject. It's best to have a soft approach when dealing with matters of life and death. A hard sell won't give you the credibility you need in this area.

5. Knowing what type of insurance and how it can benefit others is a vital tool. Many times, you will have clients that do not fit into the mold that you're other clients do. Insurance can be tailored to meet the needs of your clients. Policies are often spelled out and knowing which type of insurance whether its term or whole life will give you a better working relationship with your clients.

6. A good grasp of the law is always a plus. Insurance usually doesn't kick in until there is a need for it, sometimes this involves legal aspects. If you work in the medical insurance field then you know that when a claim is made it's for medical reasons. Life insurance doesn't have to be limited to a piece of paper, people's lives are involved, knowing how to make sure that you treat all parties with respect will give you a better understanding of how the law works for those insured.

7. Be willing to expand your knowledge about insurance. Often times your clients are employed and have insurance through you, to gain sales leads for yourself and your agency you can always inquire about your client's insurance needs at work. Maybe they have a group plan or individual plan. Insurance sales are top sales jobs because you are making money while



## Sales Career Profile

trying to save your client money. Don't just sit behind a desk; find out where your client sits behind his.

8. Rely on your personal skills to relate to those with whom you deal with about insurance. There are a few professions that are greeted with approval; an insurance sales job is one of them. An insurance sale isn't just cold calling people and begging them to switch carriers, it's about informing people of the benefits of having insurance and relying on you to give them assurance.

9. Establish a relationship with your clients. It's best to pick a doctor that's the same age as you so you can grow old together. You don't see your insurance as much after the

initial consultation but that doesn't mean they are not part of your life. As an insurance agent, you should get to know your clients past their policy numbers. Staying in contact with them is a great way to get referrals and to help them update or change their insurance needs based on their growing and changing life.

10. Find your insurance niche and grow within it. Becoming an insurance agent is just the beginning; you can become a manager and a regional manager if you want. The limit on this career choice is unlimited. Many times an agent will work in a particular field and then get promoted because they have the drive and determination to exceed. Don't settle; reach for the potential inside yourself.

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