Insurance Broker

Sell and manage the policies that cover people's cars, homes, health and businesses. Cheap to start, brutal in year one.

TYPICAL PAY **$62,280** a year, full time	PAY RANGE **$37k to $138k** starting to experienced	TIME TO QUALIFY **up to 4 years** after high school
DEMAND **Moderate** job outlook	LICENCE NEEDED **Yes** regulated job	WHERE YOU WORK **Agency offices, your own agency, client businesses, phone and vide...**

How you get there

1. **High school diploma** — Grade 12
   Enough to be licensed. A two-year or four-year degree helps you get hired for commercial and employee benefits work, which pays more.
2. **Pick your lines of authority** — Decision point
   Property and casualty covers cars, homes and businesses. Life, accident and health covers people. They are separate licenses with separate exams; many agents hold both.
3. **Prelicensing course and state exam** — 2 to 6 weeks
   An online course, usually 20 to 40 hours per line, then a proctored multiple-choice exam on policy types and state insurance law.
4. **Get appointed by carriers** — Weeks
   A license lets you sell; an appointment from an insurance company lets you sell their products. Agencies arrange this for you.
5. **Build a book** — 3 to 5 years
   The real work. Referrals, networking, cold calls and service. Three to five years before the renewal income makes the job comfortable.

Pros and cons

+ Licensed and earning within weeks, for under a thousand dollars
+ Renewal income compounds; year ten is nothing like year one
+ You can build and eventually sell your own agency

- Year one is cold calls and rejection, and most people quit
- Commission means your income is never guaranteed
- Comparison websites have gutted the personal lines end of the business

Good to know

Broker and agent are not the same thing
In American insurance law an agent represents the insurance company and a broker represents the customer. The distinction decides who is responsible when coverage turns out to be wrong, an...

Insurance is older than the United States
Benjamin Franklin helped found one of America's first fire insurance companies in Philadelphia in 1752. Insured houses got a metal fire mark nailed to the wall so the company's fire brigade knew which buildings...

Optional boosts

Chartered Property Casualty Underwriter. Certified Insurance Counselor. Accredited Adviser in Insurance. Life underwriter credentials.

Where these numbers come from

My Next Move: Insurance Sales Agents (41-3021.00)
National Insurance Producer Registry
Texas Department of Insurance: agent and adjuster licensing
National Association of Insurance Commissioners

Numbers checked September 2026. Pay figures are typical full-time annual amounts in United States dollars, based on Bureau of Labor Statistics wage data and published pay scales. They vary by state, employer and experience. Tuition is for in-state students at public schools unless the card says otherwise. Sources, links and the click-through version: https://career.help/us/careers/insurance-broker

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