



⚡ Grounded in 7 sources

Insurance License Jobs: How to Qualify, Apply, and Get Hired

A step-by-step, insider-backed guide to landing real jobs that require an insurance license—plus the shortcuts, resume keywords, and interview scripts that actually work.

📌 **Updated for 2026** 📄 **\$55K–\$80K** Typical first-year pay for licensed insurance roles (source-reported)

📢 @jobhacki · JobHacki Community



Start Fast

Clear first steps you can take this week.



Real Sources

Built from people who actually did it.



Honest Numbers

Source-reported pay, costs, and risks.

[Get the Full Guide Vault →](#)

🔒 Includes checklists, scripts & source-backed insights

YOU WILL LEARN

- ✓ Who This Guide Is For
- ✓ Why This Job Is Worth Looking At
- ✓ Pay Potential — The Real Numbers
- ✓ Opportunity Snapshot
- ✓ What The Job Actually Does
- ✓ Requirements

▶ **MODULE 01**

Who This Guide Is For

This guide is for job seekers aiming for stable, professional roles in the insurance industry that require a state-issued insurance license. If you want to work as an insurance agent, claims adjuster, or broker (not start your own agency), and you want a clear, non-generic roadmap to qualifying and getting hired, this is for you.

▶ **MODULE 02**

Opportunity Snapshot

\$55K–\$80K

Typical first-year pay for licensed insurance jobs (source-reported)

30–90 days

Time to get licensed (state-dependent)

\$150–\$400

Typical total licensing cost (exam, fingerprinting, application)

High

Employer demand for licensed candidates

**Life, Health,
Property & Casualty**

Most common license types

▶ **MODULE 03**

Why This Job Is Worth Looking At

Licensed insurance roles are in steady demand and offer a clear path to professional employment with benefits. Many employers (including national agencies and carriers) will sponsor your licensing or reimburse exam fees. The work is typically office-based, hybrid, or

remote, with advancement opportunities into management, underwriting, or specialized claims roles.

Unlike sales-only gigs, many insurance jobs (especially claims adjuster, underwriter, or account manager) pay a stable base salary plus commission or bonus. Licensing is a real differentiator: unlicensed applicants are filtered out automatically.

▶ **MODULE 04**

What The Job Actually Does

Licensed insurance professionals help individuals and businesses select, purchase, and manage insurance policies. Depending on the role, you might:

- Sell policies (life, health, property, casualty) to new or existing clients
- Advise clients on coverage options and claims
- Investigate and process claims as an adjuster
- Review applications for risk as an underwriter
- Maintain compliance with state and federal regulations

Most roles involve a mix of client interaction, paperwork, and using industry-standard software (like Xactimate for claims adjusters).

▶ **MODULE 05**

Pay Potential — The Real Numbers

| Job Title | Typical Pay Range | Notes |
|-------------------------------|-------------------|---|
| Insurance Agent (Life/Health) | \$55K–\$75K | Base + commission; source: state job boards |
| Claims Adjuster | \$60K–\$80K | Base salary; Xactimate skill often required |
| Insurance Broker | \$60K–\$90K | Base + commission; must hold broker license |
| Account Manager (Insurance) | \$55K–\$70K | Base salary; client-facing |
| Underwriter (Entry) | \$60K–\$75K | Base salary; less client interaction |

Source: employer job postings, state insurance boards, and creator transcripts. Entry-level roles may start at the lower end, but most licensed professionals report ramping to \$60K+ within 12–24 months.

► **MODULE 06**

Requirements

| Requirement | Details |
|----------------------|---|
| Minimum Age | 18–21 (varies by state) |
| Background Check | Fingerprinting and criminal background required |
| Pre-Licensing Course | State-approved, 20–40 hours (online or in-person) |
| State Exam | Must pass with minimum score (usually 70%) |
| Application Fee | \$50–\$150 (state-dependent) |
| Continuing Education | Required to maintain license (every 1–2 years) |

▶ MODULE 07

Skills Needed

- 1 Customer service and communication (phone, email, in-person)
- 2 Attention to detail (policy, compliance, documentation)
- 3 Basic math and data entry
- 4 Familiarity with insurance software (e.g., Xactimate for claims adjusters)
- 5 Ability to pass a state licensing exam (memorization, scenario questions)

▶ MODULE 08

Certifications or Licenses

| License Type | Common Job Titles | Notes |
|---------------------|--------------------------------------|--|
| Life & Health | Insurance Agent, Account Manager | Covers life, health, and accident policies |
| Property & Casualty | Claims Adjuster, Broker, Underwriter | Covers auto, home, business insurance |
| Adjuster License | Claims Adjuster | Some states require a separate license |
| Broker License | Insurance Broker | Allows selling policies from multiple carriers |

▶ MODULE 09

Beginner Roadmap

- 1 Research your state's insurance licensing requirements (start at your state's Department of Insurance website).
- 2 Choose your license type: Life & Health, Property & Casualty, or both.
- 3 Enroll in a state-approved pre-licensing course (many are online; e.g., Kaplan, ExamFX).
- 4 Complete required hours and get your course completion certificate.
- 5 Schedule your state licensing exam (Pearson VUE and Prometric are common testing vendors).
- 6 Get fingerprinted and complete your background check (state-specific vendors).
- 7 Pass the exam and submit your license application with all required documents.

- 8 Apply for jobs with 'actively hiring' employers who sponsor new licensees (search 'insurance agent trainee', 'claims adjuster trainee').

▶ **MODULE 10**

7-Day Action Plan

- 1 Day 1: Identify your state's insurance licensing board and download their licensing checklist.
- 2 Day 2: Pick your license type and find a state-approved online pre-licensing course (Kaplan, ExamFX, or local provider).
- 3 Day 3–5: Begin the course and schedule your exam date (aim for 2–4 weeks out).
- 4 Day 6: Register for fingerprinting/background check (find approved vendor via your state's site).
- 5 Day 7: Start searching for 'insurance agent trainee', 'claims adjuster trainee', or 'entry-level insurance' jobs in your area.

▶ **MODULE 11**

30-Day Action Plan

- 1 Weeks 1–2: Complete your pre-licensing course and take practice exams (providers like ExamFX include test prep).
- 2 Week 3: Take your state licensing exam. If you don't pass, most states allow a quick retake (usually 2–5 business days).
- 3 Week 4: Submit your license application and background check. Start applying to jobs with your 'pending' or 'active' license status.

- 4 By Day 30: Use resume keywords from this guide and apply to at least 10 jobs with major agencies (e.g., State Farm, Allstate, AIG, local brokers).

▶ **MODULE 12**

Insider Secrets & Shortcuts

- 1 If you want to work as a claims adjuster, learn Xactimate as soon as you get licensed—many job postings require it, and some creators say 'Learn Xactimate or fail' (source: product offer).
- 2 Some states (like Texas) allow you to get a 'Life and Health' license that covers multiple job types—search for 'STATE of Texas Life and Health Insurance' on job boards for more openings (source: @Aaliyaaah_3).
- 3 Many large employers will reimburse your licensing costs if you pass and get hired—look for 'sponsored licensing' or 'trainee' in job ads (source: creator product offers).
- 4 To get interviews, use the exact job titles listed in postings: 'Insurance Agent', 'Claims Adjuster', 'Insurance Producer', 'Account Manager', 'Underwriter'.
- 5 Don't skip the background check/fingerprinting step—employers will reject incomplete applications automatically (source: state licensing checklists).

▶ **MODULE 13**

Exact Resume Keywords

- 1 Licensed Insurance Agent
- 2 State Insurance License (Life/Health or Property/Casualty)
- 3 Customer Service

- 4 Claims Processing

- 5 Xactimate (for adjuster roles)

- 6 Policy Administration

- 7 Regulatory Compliance

- 8 Client Onboarding

- 9 Sales Quotas

- 10 CRM Software (Salesforce, AgencyBloc)

▶ **MODULE 14**

Copy/Paste Application Script

▶ **MODULE 15**

Interview Talking Points

- 1 Describe your licensing process and how you passed the state exam.

- 2 Explain your familiarity with insurance software (mention Xactimate if claims adjuster).

- 3 Share a story about helping a customer or resolving a policy issue.

- 4 Discuss your attention to compliance and documentation.

- 5 Mention your willingness to pursue continuing education or additional licenses.

▶ **MODULE 16**

Red Flags / Scams To Avoid

Warning

Avoid any 'insurance job' that requires you to pay upfront for leads, join a 'multi-level marketing' (MLM) scheme, or operate as an independent contractor without guaranteed base pay. Real insurance employers will verify your license and never ask for large upfront fees. Always confirm the company is licensed in your state (check your Department of Insurance).

▶ MODULE 17

Source Notes

"I'm so proud of myself as of right now I am licensed with the STATE of texas for life and health insurance, I have my Certification for medical billing..."

— @Aaliyaaah_3

- [1] How Do I Start Working In Insurance? — Step one: get licensed. (creator product offer)

- [2] New Claims Adjuster? Learn Xactimate or Fail! (creator product offer)

- [3] <https://www.youtube.com/watch?v=g-DV19OcKs4> (medical courier/insurance liability transcript)

- [4] <https://www.youtube.com/watch?v=> (NEMT/insurance compliance transcript)

- [5] https://twitter.com/Aaliyaaah_3 (state license proof)

- [6] State Department of Insurance websites (licensing checklists)

- [7] Job postings on Indeed, LinkedIn, ZipRecruiter (salary and requirements)

▶ RESOURCE GUIDE

Resources, Certifications & Direct Links

Tap straight into search results, certification training, and paid apprenticeships for this path.

DIRECT SEARCH LINKS

Indeed — open roles

biggest board 

LinkedIn Jobs

apply + network 

ZipRecruiter

1-click apply 

Google — near me

local + niche boards 

Glassdoor — real salaries

verify pay 

Hack

Set a saved-search alert on **Indeed** + **LinkedIn** for this exact term — new roles hit your inbox before they're crowded.










▶ **TOOL GUIDE**

Tool Stack — Organized by Category

Every tool for this path, grouped by category. Free tools first, paid last. Tap any logo to open it.





Learning & Certifications

6 free · 3 paid

-  **AWS Skill Builder** Free AWS cloud training Free [↗](#)
-  **Coursera** Courses (audit free) Free [↗](#)
-  **freeCodeCamp** Free coding + certs Free [↗](#)
-  **HubSpot Academy** Free sales/marketing certs Free [↗](#)
-  **Professor Messer** Free CompTIA training Free [↗](#)
-  **Salesforce Trailhead** Free Salesforce admin path Free [↗](#)
-  **CompTIA CertMaster** Official A+/Net+/Sec+ prep Paid [↗](#)
-  **Google Career Certificates** Job-ready certs (IT/data/cyber/UX) Paid [↗](#)
-  **Udemy** Cheap skill courses Paid [↗](#)








Cybersecurity Practice

4 free · 0 paid

-  **Blue Team Labs Online** Defensive security labs Free [↗](#)
-  **Hack The Box** Hands-on pentest labs Free [↗](#)
-  **LetsDefend** Blue-team / SOC labs Free [↗](#)
-  **TryHackMe** Guided hacking labs Free [↗](#)






Job Boards

7 free · 0 paid

-  **Indeed** Largest job board Free [↗](#)
-  **LinkedIn Jobs** Jobs + networking Free [↗](#)
-  **Remote OK** Remote jobs board Free [↗](#)
-  **USAJOBS** Federal government jobs Free [↗](#)
-  **We Work Remotely** Remote-only jobs Free [↗](#)
-  **Wellfound** Startup + tech jobs Free [↗](#)
-  **ZipRecruiter** Quick-apply job board Free [↗](#)

Resume & ATS

5 free · 0 paid

-  **Jobscan** ATS keyword matching Free [↗](#)
-  **Kickresume** Templates + AI writer Free [↗](#)
-  **Resume Worded** Resume + LinkedIn scoring Free [↗](#)
-  **Rezi** AI ATS resume builder Free [↗](#)
-  **Teal** Resume builder + job tracker Free [↗](#)

Money tip

Stack the **free** tools first. Only pay once a tool is directly making or saving you money.

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THE JOBHACKI ARSENAL

This guide is 1% of what members get

The community unlocks the tools that do the heavy lifting for you:



OmniCut

Upload any video — get back a timestamped, cut-by-cut edit blueprint: hooks, vocal cues, effects and animation calls, all mapped to the viral frameworks behind our own content. You (or your AI editor) just follow the map.



JobHacki Resume Builder

Our exact one-page, recruiter-tested template — auto-built from your LinkedIn in minutes, exported as an editable doc + PDF.



JobHacki Readiness Simulator

Paste any job link. Get tested on what the role actually requires, see your readiness score, and get the fastest study path to close the gaps.



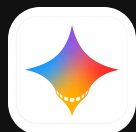
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Every guide and career path we publish — refreshed by 24/7 AI researchers so you never act on stale info.

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Join free today — founding-member pricing locks in before the tools go paid.

WHAT EACH TOOL ACTUALLY DOES



OmniCut

OmniCut watches your entire video the way an elite editor would — every frame, the full transcript, your offer and what you're actually selling — then runs it through the viral frameworks behind our own content. What you get back is a timestamped editing score: your video chopped into 10-second sequences, each with exact vocal cues, audio cues, effect calls and animation directions. Copy a sequence, paste it into Gemini Omni, and generate that cut — then the next, then the next, until the whole edit is done. Runs as a custom GPT inside ChatGPT (you'll need a ChatGPT account), purpose-built for Gemini Omni video editing the day it drops.



JobHacki Resume Builder

Drop in your LinkedIn (or paste your experience) and it rebuilds everything into the exact one-page format we use: tight summary line, education with the details recruiters scan for, metric-driven experience bullets, and the 10-category skills stack that beats ATS keyword filters. Out comes a polished PDF plus a fully editable doc — change any line later without starting over. Single-industry and multi-industry versions included.



JobHacki Readiness Simulator

Paste a real job posting link. The simulator breaks down what that role actually demands — skills, tools, terminology, scenarios — and tests you on it: multiple choice, written answers, even voice roleplay for interviews and sales calls. You get a Readiness Score out of 100 across skill match, tool match, communication and interview readiness, plus the exact study plan to close your gaps — linked straight to the guides, certs and resources that fix them.



Atlas Directory

The full living library: 100+ grounded, step-by-step playbooks across AI businesses, careers, trades, healthcare paths and side income — every one built from people who actually did it, never theory. Our AI researchers monitor hundreds of creators and sources around the clock, so tools, pay data and methods stay current. Search it, filter it, read online or download any guide as a PDF.

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