



New Agent Starter Kit

New Agents have a lot of basic questions about how to get started and how to be successful. It's a tough industry, but there is also a huge amount of opportunity to make incredible returns. If you want to be a part of the 8% of agents who truly achieve outstanding success, it's absolutely critical to get off on the right foot. That's why Cody Askins and his team at Secure Agent prepared this guide for you.

If you are ready to work hard for yourself and make incredible money as a New Agent, you are in the right place. Read on and learn all the details from the guys who wrote the book on success in insurance sales.

GET SET UP AS A NEW AGENT

There are some critical details to handle before you hit the field and begin closing sales. You need to start your career right, even before you log your first sale, and that begins with the right legal status and licensure. It will take a minor investment of time for you to get legal and get your license, but with \$10,000 monthly income potential with Secure Agent Leads, your ROI opportunity is through the roof. Read on to learn the critical details.

01

Get Legal

You need to do a few things to “get legal” as an insurance agent. You’ll need to pass a background check, and in some states you’ll need to get fingerprinted. If you have questionable legal or financial history, you may have some trouble. If you have questions about this, you can [Contact the Secure Agent Team](#) to schedule a time to talk it over.

Bad news for you young upstarts: you need to be 18 years old to get your license to sell insurance. If you are younger than 18, first of all, we applaud your initiative to get into this market at such a young age, but you’ll have to wait and study up so you can hit the ground running when your eighteenth birthday comes.

Here at Secure Agent, our first priority is helping you make as much money as possible in this industry. If you don’t get the t’s crossed and the i’s dotted on your legal status for insurance sales, you won’t be making any money. So take this part seriously now if you want to make serious profits later.

02

Get Legal

Getting licensed is the baseline for success in the insurance industry. If you want to diversify the insurance products you can sell to your clients, you need to get licensed for those products. This means you need to pass the necessary state insurance licensing exams.



Secure Agent Quick Tip: We recommend starting with licenses for the following insurance products: Final Expense Insurance, Life Insurance, Health Insurance.

The details will be different from state to state, but the main factor is the same: you need to pass the state insurance license exam for each Line of Authority you want to sell. Go to the website for the [National Association of Insurance Commissioners](#) to find your state's licensing board and get the ball rolling.



Secure Agent Quick Tip: Line of Authority is a term for your authority to sell a type of insurance, such as Life Insurance, Final Expense Insurance, Health Insurance, Casualty Insurance, etc.

You might need to complete prelicensing education for your Line of Authority before you take the exam. You might need to complete a certain number of hours of education as well. This will be determined state-by-state. Usually, the requirements are very manageable, so you can get up and running fast.



Secure Agent Quick Tip: If your state requires continuing education to keep or renew your license, stay on top of it! You want every penny of your commission, so don't let an oversight cut into your bottom line.

03

Expand Your Sales Market

Once you're licensed in your home state, you can expand your sales market by expanding your licensure into different states. Many states will allow you to sell there as an out-of-state agent, as long as you are properly licensed in your home state.

This is one of the critical Steps to Success you'll learn if you engage with Secure Agent Mentor for professional education. You can do all the legwork and research yourself, or you can reach out to Cody Askins and his team for [Exclusive One-on-One Professional Training](#).

We can help you maximize your reach into as many markets as possible. Learn from the best and make more than that rest!



Secure Agent Quick Tip: If you are an American Veteran, you can take licensure exams in most states free of charge. This is a great way to maximize your reach into states across the country with minimal cost to you.



DECIDE

INDEPENDENT AGENT OR CAPTIVE AGENT

The insurance sales industry is booming, with more than 22% growth projected from 2010-2020 by the U.S. Bureau of Labor Statistics. You want to be in the best possible position to get your share of that success. But is the best position as a Captive Agent working for an insurance company or as an Independent Agent working for yourself?

If you don't know the answer to this question, you've come to the right place. We are going to explain key factors to consider when you're establishing yourself as a New Agent.

Independent Agents: Strengths

Independent Agents have the powerful opportunity to succeed on their own terms. They can access the market in ways that Captive Agents simply cannot. There are many strengths for Independent Agents. Learn the details below.

Bring Down the Barrier to Success

There are many amazing advantages to operating as an Independent Agent. First and foremost: you don't need anyone's permission to start making money! If you are going to wait until you are working for an insurance company before you make your first sale, you will have to ask permission to get in the front door first. If you want to minimize the barrier for entry in this profession and get to profitability fast, being an Independent Agent is the answer.

Put Competition to Work for Your Clients

Independent Agents are much better equipped to offer a full range of products to their clients. If you work for Blank

Insurance Company, you can only sell the products from Blank Insurance Company. You can't offer your clients competing products, so you can't offer your clients the most competitive prices. For successful insurance agents, your reputation is your sales engine. When you can offer your clients the most options at the lowest prices, you will build a referral-base of clients who trust you and recommend you to their friends and family.

Operate Your Way on Your Schedule

When you work for a brick-and-mortar insurance company, you have to operate on their schedule. That will probably mean a standard 9-5 work week. You'll have to attend meetings, cover for other agents, and put in extra hours to meet company sales quotas. This can eat into the time you spend closing leads, and it can cut you out of the picture for prospective clients who can't be reached 9-5.

Captive Agents : Strengths

There are benefits to being a Captive Agent as well. If you value stability and supervision at the expense of maximum profitability, perhaps this is the way forward for you. You will have to apply to various insurance sales companies and jump through some hoops, but on the other side you can expect lots of mentoring from in-house sales people, and the company will feed you leads (as long as you hit your quotas). Learn the details below.

Get the Mentoring You Need

There can be a lot of support for New Agents once they get hired on at an insurance company. There are other agents in-house who can show you the ropes and help you develop your sales techniques.

The Company Will Feed You Leads

The company will give you leads, hopefully solid leads, so you won't have to spend time developing your own. These leads will often come with sales quotas, so there will be no forgiveness for blowing sales opportunities.

Rely on the Base-Salary Safety Net

Many companies will provide a base-salary safety net for you, so you still get a small paycheck even if you don't succeed and get commissions. If you are afraid of failure and you can't afford to miss a paycheck, relying on a parent insurance company to provide a base-salary may be for you.



FINAL VERDICT

INDEPENDENT AGENTS

There are solid strengths on both sides of the fence here. You couldn't be blamed for going with either option. However, the potential top-end benefits of being an Independent Agent outweigh the benefits of being a Captive Agent. Additionally, some of the strengths of being a Captive Agent can be gained with the proper relationships and resources in the industry — and Secure Agent is your resource.

For Mentoring and Leads, you need look no further than the team at Secure Agent. We are proud to be able to offer many of the strengths that Captive Agents are looking for when they work under a parent insurance company. Our primary goal is your financial success, and that's why we work hard to provide all the benefits of being a Captive Agent to all of the Independent Agents across the United States and internationally as well.

NEW AGENT

Strategies For Success

Once you have gotten your license and you're hitting the field as a New Agent, building a client-base will take groundwork. We recommend that you begin by tapping your existing Warm Market and then building your client-base with geo-fenced Aged Leads. Read on to learn the details.

Make the Most of Your Warm Market

When you are just starting out, you will have a limited network of potential clients to draw on. Without an established client-base, you are going to have to double-down and work hard to grow. This is the moment to make the most of your Warm Market. What is your Warm Market? It's the existing personal and professional relationships in your life.

As an Independent Insurance Agent, you can access the entire market of insurance products, so you can offer the best deals on the market. Think about your family, your friends, your professional relationships, and everyone in their networks. If any of those people need what you're selling, you can get them the best deal on the market. So do it!

Finding mutually beneficial relationships in your Warm Market is an excellent way to grow your client-base while providing the best possible products to the people in your life. When you are first hitting the field as a New Agent, leverage the value of your Warm Market to open up the industry so you can carve out your territory.

Build Your Client-Base With Aged Leads

If you're new to the industry, you might think that "Aged Leads" is a term for older people who are interested in buying insurance. In reality, Aged Leads are exclusive, quality leads that offer an opportunity to maximize your ROI.

Aged Leads are qualified leads on prospective buyers who were confirmed as interested in purchasing the insurance product, but they did not make the purchase for an extended period of time. Aged Leads provide an excellent opportunity to develop your sales technique, build relationships with an engaged client-base, and earn excellent ROI.

Aged Leads are available to you at Secure Agent at a deeply discounted rate. This makes it possible to generate exponentially more ROI per lead. If you are getting started in the industry, there is no better way to establish yourself in your region than by utilizing our Aged Leads, which are geo-fenced to within 50 miles of the agent's location.

Build Your Skills and Revenue With Secure Agent Leads

If you are just starting out as a New Agent, there is a huge amount of skill-building to accomplish. From the [tone of voice you use with leads](#) to [learning all the industry jargon](#), there are a million details for you to master. The best way to do that is by choosing the right people to learn from as you immerse yourself in the industry — and Secure Agent is your resource.

From our [free video collection](#) to our [Live Training Courses](#) and [Insurance Sales University](#), we strive every day to provide every agent in our network with the resources they need to excel. If you are ready to learn, the resources are here. [Reach out to the team at Secure Agent.](#)