

A photograph of three people sitting together against a light-colored brick wall. On the left, a man with a beard and a plaid shirt under a dark jacket is smiling. In the center, a woman with long, wavy brown hair, wearing a red top and a patterned cardigan, is laughing heartily. On the right, a man with a beard and a dark suit with a striped tie is also smiling. The image has a semi-transparent dark overlay.

A REWARDING CAREER IS WITHIN REACH.

**YOUR QUICK GUIDE TO BECOMING
A SUCCESSFUL HEALTH INSURANCE BROKER**

Word&Brown[®]
General Agency

Service of Unequalled Excellence

SO MANY BENEFITS.



Starting a new career can feel overwhelming.
That's where we come in.

With the Word & Brown team on your side,
we'll be with you **every step of the way** and
even reimburse you for the costs associated
with getting your health broker license.

WHY INSURANCE?

**YOU'LL MAKE GOOD MONEY. YOU'LL BE
YOUR OWN BOSS. YOU'LL HELP OTHERS.**

THERE'S NO LIMIT TO WHAT YOU CAN EARN

As a health insurance broker, your earning potential is endless! If you're driven and like the idea that the more you work the more you make, consider this:

- You get commission on everything you sell.
- You get commission checks every month for as long as your clients stay with you – which could be decades if you treat your clients right!
- There are opportunities for bonuses and incentives on top of your commissions.

BE YOUR OWN BOSS

A BYOB lifestyle is not for everyone, but if you like the idea of managing your success rather than someone else having control, consider this:

- You set your own schedule.
- You work when it's convenient for you.
- You work where you want – in an office, at home, over lunch with a client, it's up to you.
- You have time for your family, your friends, and your life!

PEOPLE NEED HELP WITH HEALTH CARE

Whether we like it or not, having health insurance is important and people need it. But most people don't really understand it, including business owners who have to provide benefits to employees. As a broker, you'll be a trusted advisor, which we can tell you from experience feels good at the end of the day.

- Help people understand and find the health care that fits their individual needs.
- Help business owners attract key talent with quality health care.
- Take pride in knowing what you do matters.



SALARY CALCULATOR

Find out what you could earn as a broker in the first year at:

www.wordandbrown.com/future-brokers

A woman with blonde hair tied back, wearing a dark green button-down shirt, is sitting at a wooden desk. She is looking down at a white document she is holding with both hands. In the background, there is a laptop and some green plants. The lighting is soft and natural, coming from the left side.

GETTING YOUR LICENSE.

LET'S START WITH THE BASICS.

PRE-LICENSING CLASSES

To sell insurance in California, you have to pass a test to get your license. To prepare for the exam you'll also need to take your state-approved insurance classes. But first, think about which type of license you want.

If you are unsure about which license to get, we recommend the third option — you'll be able to sell Life, Health, and other lines of coverage.

1. Life Only Agent (20 hours)

You can only sell Life Insurance.

2. Accident & Health Only (20 hours)

You can sell Health, Disability, 24-Hour, and Long Term Care Insurance.

3. Life/Accident & Health (40 hours)

You can sell both Life Insurance and Health Insurance (and related coverage).

Twelve hours of Ethics & Code classes must also be completed. Once you complete your pre-licensing classes you'll get a Certificate of Completion to submit to the California Department of Insurance with your license application.

ONLINE AND IN-PERSON INSURANCE SCHOOLS

There are a number of online schools where you can complete your pre-licensing classes. Here are a few we suggest:

- **A.D. Banker & Company** | www.adbanker.com | 800.866.2468
- **Kaplan University** | www.kaplanfinancial.com | 877.731.5061
- **ProSchools** | www.proschools.com | 800.299.2207

FINGERPRINTS

Anyone getting a license is also required to get their fingerprints taken for a background check. You can do this either before the exam or on exam day, but the sooner you do the faster you'll get your license.

PSI Exam Sites: PSI has fingerprint technicians available. For details, visit www.psiexams.com.

California Department of Insurance Exam Sites: Before your exam, you can get your fingerprints at Accurate Biometrics. For details, call 866.361.9944 or visit www.accuratebiometrics.com.

Department of Justice Vendors: You can also check the Department of Justice for a list of approved Live Scan fingerprinting vendors at www.oag.ca.gov/fingerprints/locations.

EXAM DAY.

**YOU'VE DONE THE TRAINING.
NOW IT'S TIME TO PASS THE TEST.**



EXAM DAY PREP

Preparing for exam day is easy if you understand the process:

- Make a reservation online at www.psiexams.com or by calling **877.392.6422**.
- Be sure to have your pre-licensing Certificate of Completion.
- Decide where you want to take the test – you can choose from 18 PSI sites listed on their website or three California Department of Insurance locations. You can also get fingerprinted at the same time.
- Bring one valid form of ID (driver's license, passport, military ID) that includes your signature and picture.



EXAM FORMAT

Your exam will be multiple-choice and consists of two parts:

PART 1: basic insurance product knowledge;

PART 2: insurance laws, rules, and regulations, and practices that are unique to California.

The passing score required on each exam is 60%. When you pass, you'll be notified by the California Department of Insurance through an exam results letter.

If you do not pass, you will receive a letter with a report showing your strengths and weaknesses. You can use this information to study for the next time.



APPLY FOR YOUR LICENSE

The final step in officially getting your license is to complete an online application once you have passed your insurance exam.

The application is on the California Department of Insurance website: www.insurance.ca.gov.



DON'T FORGET! WE'LL PAY YOU BACK.

We believe in our future partnership so much that we'll reimburse you, up to \$500, after you successfully pass your licensing exam and sell your first small business Medical Insurance policy with us!



YOU PASSED. NOW WHAT?

IT'S TIME TO MAKE SOME MONEY.

WE WORK FOR YOU

Getting your license is a great first step, but there's more work to be done. Let us help you:

- Find new business
- Run quotes for client meetings
- Enroll new clients once they find an option they like
- Keep your clients happy – we have a team dedicated to answering client questions
- Stay informed with new products, services, and compliance information through in-person and on-demand training
- Be the insurance professional we know you can be by supporting you, in whatever way you need us

Our partnership costs you nothing – we get paid by the insurance carriers when you write business – so it's a win-win.

INTERESTED?

If you want to learn more about becoming an insurance broker, visit www.wordandbrown.com/future-brokers.

We'll connect you with one of our top sales representatives – in person or online – who will give you more details on living the broker life.



GET YOUR KICKSTARTER KIT

To help you get going on your new career, we'll kick in these goodies as a graduation gift:



CUSTOM BUSINESS CARDS

A must for professionals like you; includes your well-deserved license number.



DIRECT MAIL CAMPAIGN

A super-value and a great way to reach 250 small businesses in your area.



DISCOUNT SAVINGS

We love discounts and you'll save big with 25% off any branding, collateral, or promotional items with our preferred vendor.



CUSTOM SALES PRESENTATION

A PowerPoint template designed so you can adapt your presentation for each client.



LEATHER PADFOLIO

Take it to your client meetings – after all, you have to look the part.

LET US HELP YOU TAKE THE FIRST STEP.

Visit www.wordandbrown.com/future-brokers.

CONNECT WITH US



Say the word.

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