

[First Last Name]

[City, State] | [email@example.com] | [Phone Number] | [LinkedIn URL]

PROFESSIONAL SUMMARY

Licensed **[Insurance Agent]** with [X]+ years of experience advising individuals and businesses on [life, health, auto, home, and commercial] insurance solutions. Proven track record of building long-term client relationships, consistently exceeding sales targets, and maintaining high policy retention rates. Adept at needs-based analysis, regulatory compliance, and clear communication of complex coverage options to diverse clients. Focused on delivering ethical, client-centered guidance that protects assets, manages risk, and supports long-term financial stability.

EXPERIENCE

[Senior Insurance Agent] | [ABC Insurance Services]

[Month Year] – Present | [City, State]

- Drive new business growth by conducting [needs-based assessments] and presenting tailored [life, health, auto, and homeowners] insurance solutions, generating an average of [X]% above monthly premium targets over [X] consecutive quarters.
- Manage a portfolio of [X+] active policyholders, achieving a policy retention rate of [X]% through proactive renewal reviews, coverage optimization, and responsive claims support.
- Leverage [CRM platform, e.g., Salesforce or Agency Management System] to track leads, follow-ups, and policy changes, improving sales pipeline visibility and shortening the sales cycle by [X] days.

[Insurance Agent] | [XYZ Mutual Insurance]

[Month Year] – [Month Year] | [City, State]

- Consulted with individual and small business clients to analyze risk profiles and recommend appropriate coverage options, resulting in [X]% growth in personal lines policies and [X]% growth in small commercial accounts year-over-year.
- Educated clients on policy terms, exclusions, and regulatory requirements, reducing post-binding policy changes and cancellations by [X]% through clearer upfront expectations.
- Collaborated with underwriting and claims teams to resolve complex cases, ensuring compliance with [state insurance regulations] and maintaining a customer satisfaction score of [X]/10 based on post-interaction surveys.

EDUCATION

[Bachelor of Science in Business Administration] | [University Name]

[Month Year] – [Month Year] | [City, State]

- Relevant coursework: [Risk Management], [Insurance Principles], [Personal Finance], [Business Communication].
- Activities: [Finance/Insurance Club], [Sales or Business Society], [Case Competitions].

[State Insurance License(s)] | [State Department of Insurance]

[Active Since: Month Year] | [State(s)]

- [Property & Casualty License] | [Life & Health License] | [Other Relevant Licenses or Certifications, e.g., LUTCF, CLU (if applicable)].

SKILLS

Insurance & Product Knowledge: [Life Insurance], [Health Insurance], [Property & Casualty], [Auto & Homeowners], [Small Commercial Lines], [Policy Underwriting Basics].

Sales & Client Service: [Needs-Based Selling], [Cross-Selling & Upselling], [Prospecting & Lead Generation], [Client Onboarding], [Retention & Renewal Management].

Technical Tools: [Agency Management Systems], [CRM Software], [Quoting & Rating Platforms], [e-Signature Tools], [Microsoft Office Suite (Excel, Word, Outlook)].

Compliance & Risk: [State Insurance Regulations], [Documentation & Recordkeeping], [Policy Review & Risk Assessment], [Claims Process Coordination].

Communication: [Client Education], [Presentation of Coverage Options], [Negotiation], [Objection Handling], [Clear Written Documentation].

Soft Skills: [Relationship Building], [Attention to Detail], [Time Management], [Integrity & Confidentiality], [Problem-Solving], [Resilience in Target-Driven Environments].

PROJECTS

[Client Retention & Renewal Optimization Initiative] | [ABC Insurance Services]

[Month Year] – [Month Year]

- Designed and implemented a structured [60/30/15-day renewal outreach process] using the agency's CRM to proactively review coverage, update client information, and address gaps before policy expiration.
- Created standardized email and call scripts to clearly explain renewal options and premium changes, improving client understanding and reducing last-minute cancellations.
- Increased renewal conversion rate from [X]% to [Y]% over [Z] months, contributing to a measurable rise in recurring premium revenue and improved client satisfaction scores.

[Community Financial Literacy & Insurance Education Workshops] | [XYZ Mutual Insurance]

[Month Year] – [Month Year]

- Organized and led a series of [community workshops/webinars] focused on [basic insurance concepts, coverage types, and risk management] for individuals and small business owners.
- Developed simple, visually clear presentation materials explaining [deductibles, limits, liability coverage, and riders], resulting in increased attendee engagement and follow-up consultations.
- Generated [X] qualified leads and converted [Y]% into new policies within [Z] months, while strengthening the agency's reputation as a trusted local advisor.