

Published based on [The Basics Of A Required Insurance Education](#)

# **The Basics Of A Required Insurance Education**

Most people never think about the insurance education that is required for agents to begin providing policy coverage. Neither do they consider the continuing educational efforts that must be made to maintain licenses over time. For people who are thinking about getting into the industry, however, it is absolutely essential that these details be fully understood.

#### Basic course of study

Though there are no hard and fast legal rules that mandate formal college degrees for those who sell these instruments, there are industry requirements. These industry standards now expect that each candidate have obtained at least an Associate's degree to qualify for the job. Individual companies have their own additional standards that must be met as well.

To become a licensed agent, there is a variety of coursework that must be completed. This course of study can vary depending upon the institution, but generally includes a variety of classes related to finance and business management. Business and tax law, investment planning, math, and business administration are commonly required.

To obtain a license, it is also wise to participate in courses involving accounting, as well as those that teach fundamental business communication skills. While there are other requirements as well, these courses provide the basic foundation for anyone seeking a career in this complex and rapidly adapting industry. They are also invaluable for those who choose careers outside of the policy brokering arena.

#### A look at other career paths

Among the jobs that become available with this course of study and a brokering license are specialized careers in various areas of finance and securities. Many people who obtain their brokering license move on to become licensed stock brokers, while others seek employment in the actuarial and underwriting fields. Still others focus on retirement planning, which is an area where experts are always in high demand.

#### Keeping it current

Enthusiastic candidates should always remember that there are educational requirements that go beyond the initial licensing process. Brokers must participate in formal continuing education courses on a regular basis to ensure that they remain knowledgeable about important trends in their chosen industries. Anyone seeking such a license should be prepared for this professional requirement.

The bottom line is that these professional agents are trained, not born. The profession involves high levels of technical expertise in various areas of financial planning, and thus requires a great deal of primary and ongoing coursework to ensure competency. For anyone who is thinking about or planning on becoming a broker, it is essential to understand the complexities of the insurance education that will be required.

#### [Kentucky Insurance Continuing Education](#)

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